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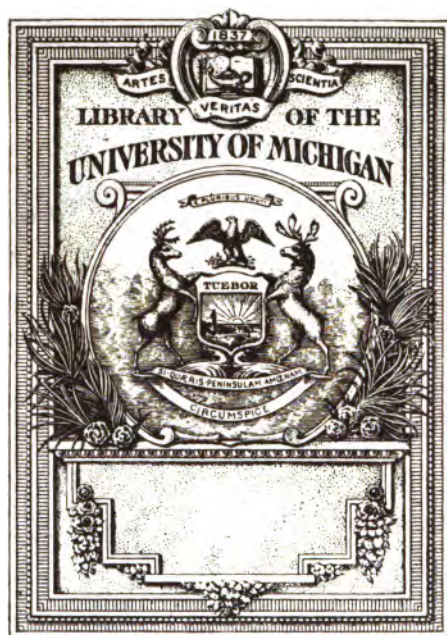
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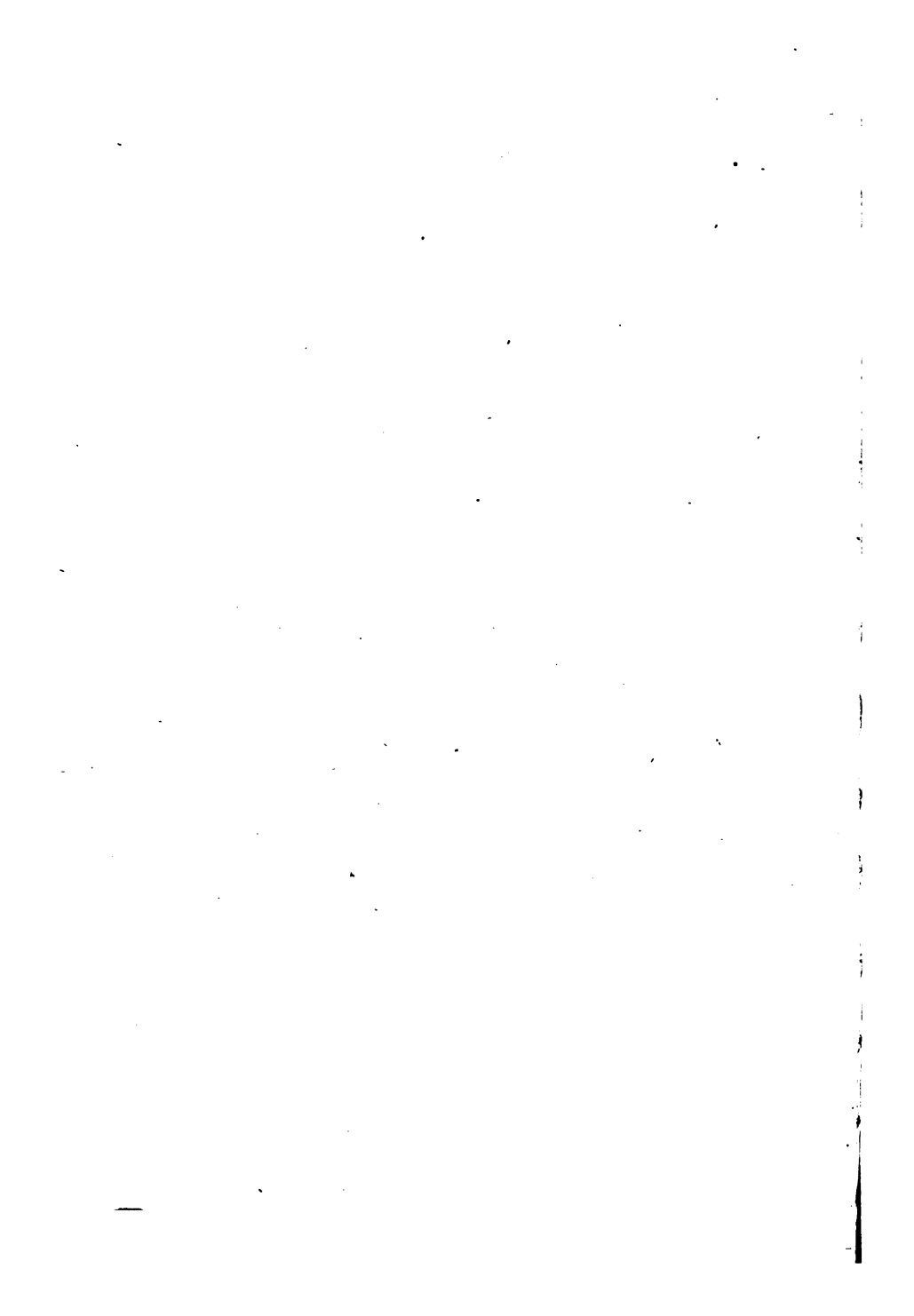
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EDUCATED WORKING WOMEN

*ESSAYS ON THE ECONOMIC
POSITION OF WOMEN WORKERS
IN THE MIDDLE CLASSES.*

BY

CLARA E. COLLET, M.A.,

Fellow of University College London.

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In Memoriam.

FRANCES MARY BUSS.

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*" Because, precisely, I'm an artist, sir,
 And woman, if another sate in sight,
 I'd whisper,—Soft, my sister! not a word!
 By speaking we prove only we can speak,
 Which he, the man here, never doubted. What
 He doubts is, whether we can DO the thing
 With decent grace, we've not yet done at all.
 Now, do it; bring your statue,—you have room!
 He'll see it even by the starlight here;
 And if 'tis e'er so little like the god
 Who looks out from the marble silently
 Along the track of his own shining dart
 Through the dusk of ages, there's no need to speak;
 The universe shall henceforth speak for you,
 And witness, ' She who did this thing, was born
 To do it,—claims her license in her work.'
 And so with more works. Whoso cures the plague,
 Though twice a woman, shall be called a leech:
 Who rights a land's finances is excused
 For touching copper, though her hands be white,—
 But we, we talk!"*

" It is the age's mood "

He said; " we boast, and do not."

E. B. BROWNING.—" Aurora Leigh," Book viii

PREFACE.

THE six essays brought together in this small volume, in the order in which they were written, leave many questions, still warmly debated with regard to working women, almost untouched. The point of view of the writer is circumscribed by the conditions set forth in the first two chapters, which, true in 1891, may have a narrower or a wider application as time goes on. The position of women in the small section of the community known as the middle classes is there shown to be exceptional. The great majority of women belong to the working classes and spend their youth as wage-earners, in many cases under conditions injurious to mind and body, although the real work of their lives is eventually to be found in their own homes. With middle-class women the position is reversed. To

those who have once realised what a large number of them may have to be self-supporting, the constant problem henceforth is to discover how the lives of educated women may be made of more value to themselves and others. The cost and reward of efficiency are therefore the two factors which in this little book are treated as being of primary, although not necessarily of greatest, importance.

The author begs to express her thanks to the Editors of the *Nineteenth Century*, *Economic Journal*, *Contemporary Review*, and *Charity Organization Review*, for permission to republish the articles which appeared in their magazines.

C. E. C. —

THE ECONOMIC POSITION OF EDUCATED WORKING WOMEN.

February, 1890.

MRS. BROWNING's advice to women, much needed as it is at the present time, was somewhat harsh and unpractical at the time she gave it, more than thirty years ago. At that time it would not have been possible for a woman "to prove herself a leech and cure the plague"; for on the one hand she was debarred from obtaining the necessary qualifications, and on the other she was prohibited from practising without them. The hospitals and lecture rooms were closed to her by prejudice, and practice was therefore forbidden her by Act of Parliament. Even had she obtained admittance to the dissecting room and hospital by quiet perseverance

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and tried ability, she could not have hoped by such means alone to remove the obstacles which were placed in her path by legislation. The charters necessary to empower the Universities to confer degrees on women could never have been obtained, except through determined agitation; and if the agitators themselves did not seem competent to exercise the powers which they wished conferred on women, they performed the work for which they *were* most competent and made the path clear for those who could not have removed the obstacles themselves. The poet and the novelist had no such difficulties to contend with. Such women had no greater hardships to endure than men. If men disbelieved that a woman could write a powerful novel, she had only to do it to convince them of the contrary. But, generally speaking, women were prohibited from doing what they could, on the ground that they could not if they would. It was not universally so; in many cases girls who showed mathematical or logical power, for instance, were discouraged from exercising it, because reasoning power was

considered undesirable in women and likely to hinder their chances of marriage. But, on the whole, women's incapacity for intellectual work was put forward as a reason for forbidding them to attempt it. The futility of forbidding women to do what they were incapable of doing was never perceived by the opponents of the movement for the higher education of women, who based their opposition on this ground. Nor did it avail much to point this out. Behind this asserted disbelief in the power of the educated woman to compete even with the average schoolboy, lay a real conviction, that if she could do so successfully, the more desirable it was to prevent her having the chance of proving it. It is on record that in the days of King Ahasuerus, more than 2,000 years ago, great terror was excited lest "the deed of Vashti should come abroad unto all women, so that they should despise their husbands in their eyes, when it should be reported that the King Ahasuerus commanded Vashti, the queen, to be brought in before him, but she came not. And in order that all wives should give to their husbands honour, both

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to great and small, Ahasuerus sent letters into all the King's provinces, that every man should bear rule in his own house." As in the days of King Ahasuerus, so thirty years ago it was felt that humility in women should be cultivated at all costs, and if they became aware that all men were not necessarily their intellectual superiors they would break out into open revolt. Women had been told that they should obey their husbands because the latter knew best. If that were denied, the claim to obedience would have to rest on the possession of might instead of right.

This reiterated assertion of their inferiority has rankled in women's hearts. For the last forty years it has been the source of most of the bitterness expressed openly on the platform, and the cause of invidious comparisons leading to mutual and undignified recriminations. It has affected the direction towards which the efforts of educational enthusiasts have been turned. Their one aim and object has been to show that capacities supposed to be essentially masculine are possessed by women also; to make

it possible for women to compete on equal terms with men and to prove that they are not always the last in the race.

That the question of equality or inferiority was a wholly irrelevant one was not their fault ; they had to answer the arguments of those who held the keys, and they were not to blame if these arguments were foolish. We owe much to the women who, at the risk of great unpopularity and much social loss, fought the battles by which the doors were opened, through which others passed without one effort of their own. It is because their work has been successful, not from any depreciation of its value, that I maintain that it is time to review the outcome of the last ten or twelve years, during which women have been free to compete with men in the College and the University, and to take a new departure. London and Cambridge have admitted them to examinations on equal terms, although the latter still refuses them the hall-mark of the degree. Newnham and Girton have had to extend their premises ; Lady Margaret and Somerville have been established and have

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obtained some concessions from Oxford ; University College, London, Mason's College, Birmingham, the Welsh Colleges, and other men's colleges, admit women to their class rooms on equal terms with men. London, Ireland, and Edinburgh admit them to their medical degrees ; the Women's School of Medicine is prosperous, and they have admission to a few hospitals. At London and Cambridge they have done themselves credit in every branch. So far as receptive power is concerned, it is now at least admitted that the rather-above-the-average woman is quite on a level with the average man. So far, so good. But although our self-respect may be considerably increased, what is our economic position ? There are not yet 800 women graduates of London and Cambridge. Of these the majority are assistant mistresses in public or private schools, visiting teachers, lecturers, or head mistresses. There were in 1881, according to the census of that year, 123,000 women teachers, and over 4,000,000 girls between the ages of five years and twenty ; and yet already this little

handful of graduates is told that it is in excess of the demand and that it must take lower salaries in consequence. In our public high schools not one in four teachers is a graduate ; in private schools the proportion is much smaller. I do not propose to discuss this question, and will only make two remarks on it. The first, that after an expensive college course, which is only less expensive than that of a man because a woman is less extravagant in her personal expenditure, a Girton or Newnham student who has taken a good degree may hope for an initial salary of £105 to £120 non-resident, rising by very slow degrees to about £140 to £150 a year. Secondly, that every graduate should remember that when she accepts a lower rate still, she is making it easier to lower the salaries of the great majority below her. If all women graduates, and they are not many, agreed to a minimum, less than which they would not accept, the mass of teachers, already underpaid, could not be told as they are at present, that graduates could easily be obtained for the sum they ask. The teacher with a higher

local certificate could hold out for her £90 a year, little enough in all conscience, because she would know that no graduate would take less than £100.

But the head mistress engages so few graduates, not merely because of the higher salary demanded, but because she is quite content, or rather because the British parent is quite content, that his daughter should be taught by less competent persons. If we look for the cause of this indifference, we shall find that he does not attach the slightest value to the education which she is receiving. For some unknown reason girls seem to think it absolutely necessary to learn Latin; he does not wish his daughter to be at any disadvantage with other girls; therefore he lets her learn Latin. If other girls are taught well, his daughter must be taught well; but if other girls are taught badly, he is quite content that his daughter should be so also. He perhaps learned Latin himself for some similar reason at school, and so far as he knows he derived no benefit from it, and he is quite certain he derived no enjoyment from it. The mass of parents do not wish

their daughters to be teachers; and they pertinently ask, what good are classics and the higher mathematics and advanced natural science to girls unless they intend to teach? A few can answer honestly, "We enjoy the study. It is delight to us. Plato, Sophocles, Æschylus speak to us with a more living voice than any of our modern thinkers. Mathematics is not merely a discipline to us but an absorbing occupation, taking us completely out of ourselves for the time being. A natural science is to us not a mere mass of ascertained facts unrelated to each other, but a system of interdependent laws giving a new meaning to life; its very incompleteness is a charm, for it gives us the opportunity of being ourselves discoverers." A few can say this honestly; several, under the influence of a teacher whom they adore with that schoolgirl devotion so common in our high schools, persuade themselves that they feel some of the enjoyment that a properly-constituted mind would feel. What they really enjoy is the teacher's enjoyment, which is infectious. There is no subject so dry or so useless that a living,

healthy, human teacher cannot persuade girls to think it interesting for the time being. But the majority of girls—and boys too for that matter—are Philistines and care for none of these things. They do their work conscientiously enough, because it is their work. They derive benefit from it as from a kind of mental gymnastics, and so far as their school days are concerned no harm is done, and they have benefited by the mental discipline.

When a girl or boy is about seventeen, the future career is considered. In the case of a son, the father to some extent takes into account the boy's natural bent, and also the chances of obtaining a post for him. Thenceforth his education takes a definite direction. If intended for one of the professions, the course is easily mapped out. In other cases the boy may be sent to the University, not so much for an academic as for a social training; very frequently he leaves school and at once begins his training for business or mercantile pursuits. If his father is a merchant, or large employer of labour, he will perhaps be sent elsewhere to learn all parts of his business, and then take some

responsible post in his father's firm. If this is impossible, relatives or friends or business connections may be able to offer him a post, and no stone is left unturned. There is no question either of his being content to have a low salary because he can live at home. Nor does he, if he has any sense, deliberately choose to enter an overstocked market, merely because the men who succeed in it are admitted to be men of high intelligence. If he has a high opinion of his own talents, or if he prefers shining by reflected light to earning an income, he does perhaps become a barrister or a doctor, without much fitness for the profession. But at least those who take up business prefer to enter a labour market where there are comparatively few men of ability yet to be found, and where the supply of them is not so great as the demand.

The girl of seventeen is never helped in the same way, in many cases because it has never occurred to men that girls could be so assisted. There are many other reasons, which I do not propose to dwell on here. I am not addressing myself to those who

do not wish women to earn their living, but to those who, having accepted the fact that many girls must work for a living, would be glad to help them in any way that might be suggested ; and I am also speaking to those women who prefer, no matter what their private resources may be, to be trained for some occupation which will call for the exercise of mental powers which they know they possess. I am also confining my remarks to working women educated for their work in life, and am not referring to the large numbers of women who take up work without any other training than the general education acquired at school. If the woman, who from seventeen to twenty-two has been trained for her profession, cannot obtain the salary which, as Mr. Pollard has shown, is necessary to keep her in good health and provide for her old age, there is no need to say that the untrained schoolgirl enters the labour market at a greater disadvantage. Now, on what principles is a girl's career determined ? In a large number of cases the parents take it for granted that she will be married in a few

years, and they feel they can support her at home in comfort until then. Fortunately the girl herself does not always take this view ; she thinks it quite possible that she never will be married, and she also sees that in that case she may in middle life be left with an income quite inadequate and necessitating a total change in her habits of living. If she has any public spirit, she will not undersell her poorer competitors, and will see no reason why she should not be paid the full worth of her services ; she will be glad to know that her services are really worth her living. But all that she sees before her, unless she has exceptional talent, is teaching. It is the same with girls who *have* to earn their living and whose parents can only afford to give them an expensive training in the hope that a remunerative income may afterwards be obtained. They also must be teachers ; it is the only brain-work offered them, and badly paid as it is, it is better paid than any other work done by women. The result is that we see girls following the stream and entering the teaching profession ; after a few years, growing weary and sick of it, tired of

training intellects, and doubtful about the practical value of the training, or altogether careless of it; discontented with a life for which they are naturally unsuited, and seeing no other career before them. We see others, who have a strong practical bent, giving themselves up to purely intellectual studies, because they are the only ones possible to them; and, on the other hand, clever girls, who have no scholastic ambitions, are left to fritter away their talents or exercise them with no aid but rule-of-thumb principles to guide them. The prizes, the exhibitions, the glory are all given to encourage scholarship. Brain-power is worshipped, and as people with brains are not encouraged to exercise them in a practical direction, the possession of brain-power is not ascribed to those who do not display capacity or liking for classics or mathematics or the abstract sciences. And the whole tendency is to compete with men where men are strongest. And here, socially, morally, and economically, we are making a great mistake. We are narrowing women to one kind of education, which would cut off the majority of them

from sympathy with the men in their own class; they imbibe a false idea that culture means the possession of useless knowledge; and because men in the commercial world have a knowledge which enables them to perform services for which others are willing to pay, they are regarded as necessarily uncultured and mercenary. The leisured and professional classes take the precedence in the girl-graduate's eyes as being better educated and having less sordid aims. But, fortunately for England, the majority of men are neither leisured nor professional, and the organisation of industry and the extension of commerce give scope for the exercise of the highest powers. Socially, therefore, the educated woman at present is isolated from her class and suffers in consequence. Morally she suffers, for she is not developing her natural powers. A woman's emotional nature is different from a man's, her inherited experience is different, her tastes are different, and — greatest heresy of all nowadays — her intellect is different. It is a common thing to say that there is no sex in intellect. If the upholders of this theory mean that from

two given premisses the same conclusion must be drawn by men and women whenever they think rightly, of course no one can deny it. But this purely deductive work can be done by machinery. The real work of intelligence is the induction which supplies the premisses, the selection of premisses suitable to the purpose in view and the application of the conclusion. The working of intelligence is prompted, strengthened, and directed by interest and emotion; and here it is that men and women differ, and always will differ, a woman inheriting as she does, with a woman's nervous organisation, a woman's emotional nature. It is on this difference between men and women, amidst much which is common to both, that I build my hopes of women's success in the future. I do not urge women to compete with men because they can do what men can, but because I believe they can do what men cannot; and I believe that those branches in which men have attained the highest pitch of excellence are those in which women are least likely to find pleasure or excel. Creditable as have been their performances

in the Mathematical Tripos, I am glad to see that their success in the Natural Science Tripos is much greater. Instead of glorying in having once in a score of years a Senior Classic, I take pride in the fact that in the four years since the Mediæval and Modern Language Tripos was instituted, women have always been in the front rank, and I notice with fear and trembling that, although during the first three years there was always a woman in the first class, and no men, last year, although there was no deterioration in the women's work, they did not have the first class all to themselves. I look forward to the day, but I hope it will be long before it comes, when the men's colleges shall rejoice because they have a man in the first class without a woman to share the honours. There are many things which men are doing alone, which could be done infinitely better if educated women helped them; and nowhere is this more obvious to me, although probably not to them, than in business. While there is much that can be done well by the human being, indifferently, whether man or woman, there is much that can only be done well by

the male human being, much that can only be done well by the female human being, and much that can only be done well by the two in conjunction. And if men in business only considered their daughters' future in the same light as that of their sons, they would find many branches of business in which they could be most useful, and earn a good income. Girls inherit, to some extent, their intellectual capacities from their fathers, just as boys do from their mothers. And many a bright, clever, lazy girl would suddenly develop a most unexpected taste for study, if she had before her the prospect of doing practical, and to her most interesting work, as one of her father's managers, or as foreign correspondence clerk, or as chemist or artistic designer in a large manufactory; or as assistant steward on her father's property, or as a farmer on her own freehold, if (rents having gone down) he is unable to leave her an income. For all these a course of hard mental training is necessary or at least desirable; and the girl would be receiving culture on the one hand, and would have a chance of developing her natural gifts on the other.

Many a girl, accustomed to a country life, would much prefer the occupations and life of a farmer to that of a teacher, provided she is allowed to have the college life and the free intercourse with other girls which is the main attraction of Girton and Newnham. The work would be far more interesting to her if she came to it with the enthusiasm of a scientist with theories to be tested. What is drudgery to an uneducated person may often be pleasurable to an educated one.

No one can study the organisation of industry at the present time without noticing that there is great room for improvement. Good organisers are extremely rare; and even in the internal management of a factory, perhaps the least important part of the work of a great manufacturer, much could be done which is rarely done at present. The admittance of educated women to a share in factory management should really be regarded in the light of co-operation with men, not competition with them. A man and a woman looking at a work-room are struck by different features, and each can be

suggestive to the other. This is especially the case wherever women are employed.

The question of capacity is a more difficult one for me to answer, but an easier one for the individual girl, if she is not afraid of ridicule. And it is at this point that I would reiterate Mrs. Browning's advice. To any really clever girl who asked me for advice as to her future work I should say, "What do you think you could do best if it were possible for you to do it? Whatever that is, do your very best to get training in it, to show by capacity at one stage that you could master the next if you had the chance. If you do this, you will find that the men who laughed at women for thinking of doing such work will frequently be the very ones to make an exception in your favour and to help you over the next difficulty. If you wish to be a farmer, and to study every department of your work and be thoroughly grounded in agricultural science, make the best of your opportunities where you are, attend classes if possible in the technological department of a good college; and if the agricultural colleges are closed to

women, when you have done everything you can without them, get one of them to make an exception in your favour. Whatever it may be that you wish to do, prepare yourself for it, and, instead of bemoaning the ill-treatment of women in general, persuade those in authority of your fitness in particular. And when you have gained your end help every girl you can who shows similar capacities."

One effect on the economic position of educated working women of such an extension of employment would be to enable them to measure their value. Teachers are paid out of fixed income, and their salaries are almost entirely determined by standard of living. If employed in business they would be employed for profit, and if they increased profits their value would rise, and could be measured; they would be paid according to their worth and not according to their standard of living. Education would be better adapted to practical needs, and teachers would be held in higher honour accordingly. Large numbers of clever girls would be spurred to exertion, whose intellectual

powers have hitherto lain in abeyance, because no education was offered them corresponding to their needs. There are other arts, which women already practise, which it would be well for them to study on a scientific basis. Not only the future wife, mother, and housekeeper needs a knowledge of physiology, the laws of health, and domestic economy, but to a still greater extent the future Poor Law guardian, Board School manager, factory and workshop inspector, and sanitary officer; and both household manager and public officer should study the relation between domestic and national economics. Nor can any man do a greater injury to women in this respect than by placing a woman in a responsible post for which she has not been proved competent. The incapacity of a man is referred to the man himself; that of a woman is credited to the sex. But although a man may foolishly vote for a woman to be placed on the School Board or Board of Guardians merely because she is a woman, without knowing anything about her, I am not afraid that he will ever give her a well-paid post in his own business

unless she is fit for it. Women who give their services for nothing are rarely told the truth ; it will be a good thing for them when they receive, instead of flattery and thanks, criticism and payment.

I can only touch on one point more. I may be told that the effect of encouraging all girls, who display strength of character or intellectual power above the average, to make themselves pecuniarily independent, and to devote their energies to some special and definite occupation which will call forth their powers, will be to make them too absorbed or unwilling to enter upon marriage, and that the next generation must suffer from the strongest and most intellectual women holding aloof from wifehood and motherhood. Others, on the other hand, may say that their work will suffer, because the expectation of marriage will hinder them from doing their best. The latter objection will not, I think, be supported by those who are acquainted with the work of women graduates. There is much truth in the former one. Women who have been trained for a special work, and who like

their work, either do not marry at all or marry comparatively late in life, and it may at first sight seem injurious to the race that this should be so. But I think this is a mistake. The men and women of the most marked individuality do not make the best husbands and wives, especially if they marry before they have become aware of their own character. Although a theory prevails to the contrary, I believe that women come to intellectual maturity later than men. They have a magnificent power of self-deception, of persuading themselves that they think and believe the things which those they care for think and believe—they are so little encouraged to think for themselves that many a woman, married when but a girl, has later on discovered that she has a character of her own, hitherto unrevealed to herself and unsuspected by her husband. Marriage, as George Eliot has said, must be a relation of sympathy or of conquest. But such women, if sympathy has not really existed between them and their husbands, are never conquered; they may be slaves or rebels, but never loyal subjects; and history is full of

records of the disastrous early marriages of clever women. On the other hand, Hannah More, Jane Austen, Maria Edgeworth, Joanna Baillie, Caroline Herschell, Harriet Martineau, all women of brilliant intellect, have left their mark on history as good and happy women ; and we can all of us give a long list of such bright and contented lives from the unmarried women of our own acquaintance who have found their vocation. If they have missed the best in life, they have always been true to themselves. The economic independence of women is as necessary to men's happiness as to women's. Their true interests can never be opposed or antagonistic, however much those of an individual man and woman may be. There is no hardship to women in working for a living ; the hardship lies in not getting a living when they work for it. And the great temptation from which all women should most earnestly strive to be freed is that which presents itself to so many at one time or another—the temptation to accept marriage as a means of livelihood and an escape from poverty. And if men would escape the

degradation of being accepted by a woman in such a spirit, they should be anxious to do all in their power to make women free, to remove all obstructions raised by prejudice ; and when a woman can do anything worth doing, " to give her of the fruit of her hands and to let her own works praise her in the gates."

PROSPECTS OF MARRIAGE FOR
WOMEN.*April, 1892.*

A CENTURY has passed since Mary Wollstonecraft published her "Vindication of the Rights of Women," and Maria Edgeworth, with greater tact and knowledge of the world, pleaded for the higher education of women in her "Letters to Literary Ladies." Whatever views we may hold as to the change, there can be no doubt that the modes of thought and of life of women in all classes have altered considerably, for good or for evil, in the last hundred years. It is, however, possible to exaggerate the change, and to be mistaken both as to its causes and its resulting tendencies; and now that there are signs of a new departure, it may be as well to take stock and consider how we stand at present.

First and foremost the question presents itself, How do women stand now with regard

to that all-absorbing occupation obtained through marriage? Their position in industry is so vitally affected by their attitude towards marriage, and by the attitude of those around them, they are so constantly called upon to balance an industrial gain with social loss, that before all things it is necessary to see on what the expectation of marriage is grounded and the effect produced by it on efficiency and wages. After marriage we should estimate not so much the effect of marriage on industrial position, but rather the effect of industry on domestic life.

In calculating the possibilities of marriage on a statistical basis, the method is frequently adopted of subtracting all the widows from the population and pointing out that in the remainder (the widowers not being subtracted) there is a slight surplus of men; the moral is drawn that every woman can get married if she will only make herself agreeable, and not be too particular. Putting aside the practical objection that all men are not able to support a wife, and the sentimental one

that numerical equality does not guarantee mutual attraction, this method of calculation ignores several important facts. One of these is the preference that men feel for women younger than themselves as wives and that women feel for men older than themselves as husbands. Granted an equal number of males and females between the ages of eighteen and thirty, we have not therefore in English society an equal number of marriageable men and women. Wherever rather late marriage is the rule with men—that is, wherever there is a high standard of comfort—the disproportion is correspondingly great. In a district where boy-and-girl marriages are very common, everybody can be married and be more or less miserable ever after; but in the upper middle class equality in numbers at certain ages implies a surplus of marriageable women over marriageable men. Nor do equal numbers at the same age imply equal numbers in the same locality. Women's work and men's work cannot always be found in equal proportions in the same district; and class habits may affect the stream of migration differently. The

daughters of working-men go out to service or emigrate, while the daughters of well-to-do people stay at home; while, on the other hand, the percentage of sons of professional men who go to the colonies or to India is probably much greater than the percentage of sons of working-men. There is a probability, therefore, that the sexes will be distributed unequally in different districts and also in different classes of society.

1881.—*Number of Females to every 100 Males in*

	Kensing- ton.	Hack- ney.	Isling- ton.	LON- DON.	St. Pan- cras.	Shore- ditch.	Beth- nal Green.	White- chapel.
All ages...	149.8	122.4	112.3	112.3	109.9	106.2	102.9	93.4
Under 5 } years }	99.9	102.0	97.9	99.9	97.2	102.3	99.1	103.6
5-10 ...	105.1	103.3	100.4	101.1	104.5	101.3	98.6	101.9
10-15 ...	122.1	110.2	104.3	103.9	105.4	102.2	102.5	102.1
15-20 ...	172.9	145.0	123.4	114.7	107.3	98.3 ¹	98.1 ¹	100.0
20-25 ...	195.9	142.3	118.9	112.9	108.5	104.5	101.7	83.0
25-30 ...	187.2	128.1	115.3	110.7	109.4	100.8	105.0	82.1
30-35 ...	171.9	120.0	111.9	114.5	108.1	102.7	102.5	82.4
35-40 ...	152.2	118.9	111.7	111.8	110.3	104.8	101.8	80.4
40-45 ...	133.6	125.1	120.4	117.0	118.3	111.6	110.8	92.4

Taking the Census returns for 1881, and comparing England and Wales with London, we find that, whereas in the former there were 105 females to 100 males, in the latter there were 112 females to 100 males. Here

¹ I have made no attempt to estimate the error introduced into the Census by falsehood.

at once we have a marked local difference, and if we take special districts of London and compare them with each other we shall find a greater disparity.

According to Mr. Charles Booth's classification in "Labour and Life,"¹ Kensington has 30·4 per cent. of middle and upper class people (classes G. and H.), Hackney 24·2, Islington 20·9, London 17·8, Pancras 15·2. The percentage of these classes in Shoreditch, Bethnal Green, and Whitechapel is too small to be taken into account, but Shoreditch has 59·8 per cent. "in comfort," while Bethnal Green has 55·4. The order of these districts is, therefore, exactly the same whether we arrange them according to preponderance of females over males, or

¹ For brevity I use the letters assigned by Mr. Booth to the various classes, with the signification he has attached to them, viz. :

<i>Poor.</i>	<i>In Comfort.</i>
A. The lowest class of occasional labourers, loafers and semi-criminals.	E. Regular standard earnings.
B. Casual earnings.	F. Higher-class labour.
C. Intermittent earnings.	G. Lower middle class.
D. Small regular earnings.	H. Upper middle class, etc.

according to well-being. Whitechapel is set apart from the rest, most probably by the peculiar effects of the Jewish immigration. Putting aside for the moment the question whether the preponderance is entirely due to the servant class, there can be little doubt that it is connected with the servant-keeping classes. Between the ages of thirty-five and forty-five the merely migrant portion of the community seem to have disappeared, large numbers of shop-assistants, domestic servants, etc., having married and settled down amongst their own class. Between these ages but a small percentage of unmarried people marry; they are, or should be, in the prime of life, and for several reasons it is a period to notice, especially in estimating the proportion of men or women who remain unmarried.

It is difficult to decide whether we should compare the number of unmarried women with the number of married women only, or with the number of married women and widows. If our object is to find the percentage of women who marry, widows should be included with married women; if we wish

to estimate the number of women who may have to support themselves, a large number of widows should be added to the number of spinsters. Except for the age period from 35 to 45, widows are not considered here at all.¹

1881.—*Unmarried Women to 100 Married Women.*

	England & Wales.	Kensing- ton.	Hackney.	Islington.	LONDON.	St. Pancras.	Shore- ditch.	Bethnal Green.	White- chapel.
All ages ...	177.9	266.4	206.7	183.0	183.4	168.3	151.8	187.5	173.2
15—20 ...	3,844	6,499	5,431	3,704	3,370	3,450	2,066	2,162	2,793
20—25 ...	201.2	540.1	270.2	219.7	214.9	194.8	102.2	108.5	153.5
25—35 ...	42.8	133.7	53.9	48.1	51.7	48.2	25.2	21.0	31.0
35—45 ...	20.0	65.6	28.8	25.5	25.4	24.1	15.8	9.4	14.3
Unmarried women to 100 married women and widows 35—45	18.1	52.0	24.9	22.4	22.2	21.3	12.0	8.6	12.2

In this table, which deals with women only, Whitechapel would take its right place between St. Pancras and Shoreditch, as in Mr. Booth's classification, indicating that the

¹ No allowance has been made for false returns as to civil condition. Men in the wealthier districts who return themselves as single, although supporting women in another class, should be regarded as married; but the women themselves for the present purpose are rightly treated as married or widowed in accordance with their Census returns.

abnormal figures in the other table are due to a preponderance of male immigrants over female immigrants of a race which prevents inter-marriage with the English population. England and Wales takes its place, so far as the ratio at the age of 35 to 45 is concerned, after St. Pancras, from which the inference may be drawn that London either possesses a larger percentage of the servant-keeping classes, or that these classes employ more servants than is the case in England and Wales. Both the tables show that we are right in selecting the age-period 35—45, when men and women have left off marrying, and have not begun dying, for special study in connection with industry or marriage.

In all England and Wales, then, the proportion of women who may be expected to remain unmarried is, roughly speaking, one in six; in London it is one in five. The important question arises, Are these chances equally distributed? On the face of it, it would seem not; but people readily point out that the greater ratio of middle-aged spinsters in Kensington, Hackney, and Islington, as compared with Shoreditch or

Bethnal Green, is easily explained by the number of servants who naturally, if unmarried at this age, congregate in the richer districts, but would, if distributed among the working-class districts, make the ratios fairly equal. The explanation sounds so plausible, that, were it not that experience has convinced me that in the educated middle class there is a surplus of women over men above the average, I should have accepted it without further inquiry. But by a study of the Census for 1861 (in many respects an ideal one so far as the tabulation of facts is concerned) and of the unpublished official returns of 1881 for Shoreditch, Bethnal Green, Whitechapel, Hackney, and Kensington, I find that, supposing all the middle-aged indoor domestic servants to be single, they nevertheless are not more than one-third of the single women in each district. Of the outdoor domestic servants, such as charwomen, the percentage under 25 years of age is so very small that it may fairly be assumed that the great majority are married women or widows, and that the exceptions to this rule will be balanced by

the exceptions to the rule that the middle-aged indoor domestic servants are single women. Shoreditch and Bethnal Green (with almost exactly equal populations) give us together a ratio of 11·6 unmarried women between 35 and 45 to 100 married women at that age as the normal for a working-class district without any upper middle class. Kensington (including Paddington), with a population of 270,000, contains 70 per cent. of working-class inhabitants; the surplus women, whether servants or otherwise, are to be found in the houses of the 30 per cent. of middle and upper-class inhabitants. Roughly speaking, then, to every 70 working-class married women in Kensington we may assign 8 unmarried women, and to the remaining 30 married women between 35 and 45 years of age we must assign 54 unmarried women. To every 76 working-class married women in Hackney we may assign 9 unmarried women at this age-period, leaving 18 unmarried women to the remaining 24 married women. One-third of these being domestic servants, if we subtract them, we have left in Kensington in Classes G and H 36

unmarried women to 30 married women, and in Hackney 12 unmarried women to 24 married women. It follows, therefore, that in Kensington, excluding domestic servants, more than 50 per cent. of the women between 35 and 45 in the servant-keeping classes are unmarried, while in Hackney about 33 per cent. of the same class are unmarried.

The servant-keeping classes, as I have described the groups that Mr. Booth has called Classes G and H, include everyone with an income of £150 a year and upwards, and, were statistics available, it might perhaps be shown that the unmarried women are, to a large extent, the daughters of clerks and professional men. The tradesman class do not find it nearly so difficult to provide for their sons and set them up in business as is the case in the salaried class ; and it is an advantage from an industrial point of view for tradesmen to have wives who can help them in various ways. Emigration is probably more frequent in the salaried class ; and where the sons are obliged to emigrate, it frequently happens that the daughters have to work for their living. In this class I

believe the inequality of the sexes is greatest, and the probability of marriage least. In this class, therefore, the importance of an industrial training which shall enable women to earn a competency through all the active years of their life, which shall enable them to remain efficient workers and to provide for old age, is greater than in any other.

As my object is not to point out how marriageable women may get married, but to show that a considerable number of women must remain unmarried, a table showing the inequality of numbers of the unmarried of both sexes in different districts in London is given. The districts are arranged in the order of poverty as calculated in 1889; the figures are from the Census of 1881.

Unmarried Women 35—45 to every 100 Unmarried

Men 35—45.

Holborn	73	Greenwich	137
St. George's-in-East .	50	Poplar	50
Bethnal Green . . .	83	Westminster . . .	86
St. Saviour's	81	City	116
St. Olave's	75	Islington	165
Shoreditch	100	St. Pancras	135
Whitechapel	36	Camberwell	200
Stepney	50	Wandsworth	191

Marylebone . . .	212	Strand . . .	66 ¹
St Giles' . . .	86 ¹	Kensington . . .	378
Mile End Old Town .	115	Hackney . . .	230
Lambeth . . .	159	St. George's, Hanover	
Woolwich . . .	57 ¹	Square . . .	175 ¹
Fulham . . .	200	Lewisham . . .	325
Chelsea . . .	143	Hampstead . . .	366

As only one-third of these unmarried women are domestic servants, even if we suppose that all the unmarried men belong to Classes G and H, there are obviously not enough men for all the women to be able to marry. Such being the case, we can afford to dispense with mutual recrimination. The women who find it less dishonouring to enter the labour market than an overstocked marriage market are taking the more womanly course in putting aside all thought of marriage. The men who remain unmarried are perhaps in the position of Captain Macheath, overwhelmed by an *embarras de richesses*, and should be forgiven if they fear to make a choice of one which

¹ The common lodging-houses in St. Giles', the Woolwich Arsenal, the Inns of Court and hotels in the Strand, and the Knightsbridge Barracks in St. George's, Hanover Square, may help to explain these exceptions to the rule.

may seem to cast disparagement on so many others of equal merit.

These statistics have been called startling and alarming. They may be startling to men, but can hardly be so to women of the upper class, and I fail to see why they should alarm anyone. If all these spinsters had to be shut up in convents the outlook would be gloomy. But as things are, if only we can secure good pay and decent conditions of life, the lot of all women may be immensely improved by this compact band of single women. It would be difficult to overrate the industrial effect of a number of well-instructed, healthy-minded, vigorous permanent spinsters. A man's work is not interrupted but rather intensified by marriage; but in the case of women, not only is the wages question very much affected by the expectation of marriage, but much organised effort on their part, whether for improvement of wages or for provision against sickness and old age, must be wasted unless there be a considerable number of single women to give continuity to the management of their associations. Mr. Llewellyn Smith has

pointed out that, as mobility of labour increases, actual movement may, other things remaining the same, diminish ; and so also I should be inclined to say that it is not marriage that is such a disturbing element in the women's wages question so much as the expectation of or desire for marriage. In the middle classes, where it is impossible to earn a sufficient income without a long training and years of practical apprenticeship, nothing is so injurious to women's industrial position as this ungrounded expectation of marriage, which prevents them from making themselves efficient when young, and makes them disappointed, weary, and old when their mental and physical powers should be in their prime.

With this profession of faith in the absolute necessity for the existence of single women I pass on to a brief review of the position of working women, considered in three groups, taking first of all those who belong to the classes whom Mr. Booth describes as "poor." Classes A, B, C, and D, who are 30·7 per cent. of the population of London ; then the well-to-do artisans in

Classes E and F, who are 51·5 per cent., and lastly the so-called middle and upper classes, who are 17·8 per cent., of London, and should therefore be designated the upper classes.

From the first of these groups are drawn the lower grades of factory girls in East London, who form the majority of match-girls, rope-makers, jam and sweetstuff-makers, and a considerable proportion of the box, brush, and cigar-makers, as well as of the less skilled tailoresses. The children when they leave school do not all go to work at once, but relieve their mothers or elder sisters of the charge of the ubiquitous baby, enabling the former nurse to go to the factory. They stagger about with their charges, or plant them securely on the coldest stone step they can find, and discuss with each other or with nursing mothers in their narrow street the births, deaths, marriages, misfortunes, and peculiarities of their neighbours. Their families live in one or, at most, two rooms, and their knowledge of life is such as to render Bowdlerised versions of our authors quite unnecessary.

Sometimes the children take "a little place" as servant-girl, going home at night, but eventually, and generally before they are fifteen, they find their way to the factory. By the time they are one-and-twenty at least a quarter of them have babies of their own to look after ; during the next five years the rest, with but few exceptions, get married or enter into some less binding union. To show that I do not exaggerate the proportion of girl marriages in this class, I give a table of the number of girls married under 21 years of age in every 100 marriages that took place in the seven years from 1878 to 1884. The percentage has been calculated for each year, and the mean of the percentage is given.

Girls Married under 21 years of age in every 100 Marriages 1878—1884.

Holborn	19'4	Poplar	18'9
St. George's-in-East .	22'9	Westminster	15'1
Bethnal Green	34'7	City	17'5
St. Saviour's	22'9	Islington	14'6
St. Olave's	19'5	St. Pancras	14'7
Shoreditch	20'9	Camberwell	17'2
Whitechapel	25'2	Wandsworth	17'5
Stepney	21'8	Marylebone	13'9
Greenwich	19'6	St. Giles'	16'6

Mile End Old Town .	26·5	Kensington . . .	12·9
Lambeth . . .	17·3	Hackney . . .	13·9
Woolwich . . .	17·1	St. George's, Hanover	
Fulham . . .	19·3	Square . . .	10·6
Chelsea . . .	14·5	Lewisham . . .	12·1
Strand . . .	14·0	Hampstead . . .	9·4

As girl marriages are more common among the poorer half of East London, and as, unfortunately, in a large number of cases, the legal ceremony only takes place, if it takes place at all, in time to legitimise the offspring of the union, it is obvious that girl marriage is extremely common in the class of which I am speaking. When the husband earns regular wages, even though they may be small, the wife does not as a rule go to the factory, nor even take work out to do at home, for the first few years of her married life. But many factory girls return to work the day after they are married, and those who leave it for several years often return as soon as one of the children is old enough to leave school. Married labour is, of course, irregular labour, and many employers discourage it as much as possible. But it is most to be deprecated on account of the effect on the children. It is unfor-

fortunate that the Census returns, as at present tabulated, give us no means of estimating the extent of the evil. We do not need to know whether men engaged in different occupations are married or single; but there is no fact of more importance with regard to female labour, and the value of such a return would more than balance the expense. The factories where the work cannot be given out (as is the case in match, jam, and cigar factories) contain the largest percentage of married women; and if called upon to choose the less of two evils, married labour in the factory and home work, I should unhesitatingly decide in favour of home work, which, if well organised, need not even be an evil.

The great need of this class is training for domestic life—by which I do not mean domestic service. Herein lies the only effective cure for the industrial and social miseries of the poor. The children are overworked, or else allowed to spend their time in a most dangerous idleness. That men should ask for an Eight Hours Bill when little girls of thirteen or fourteen may

be found in our factories working ten hours seems unwise, if not selfish. Ten hours in a factory is not so wearing to a child as eight hours in school would be, but it is far too long. It makes education impossible, and leaves no room for surprise that married women in the poorest classes sink into a condition hardly above animalism. The two things which struck me most in East London were the amount of wasted intelligence and talent among the girls and the wretchedness of the married women. A secondary education in cooking, cleaning, baby management, laws of health, and English literature, should follow that of the Board School, and the minimum age at which full time may be worked should be gradually raised. By 1905 no one under sixteen should be working for an employer more than five hours a day, and all half-timers should be attending morning or afternoon school. The dock labourers' wives, having learnt to be useful at home, would appreciate how much is lost by going out to work. Their withdrawal from the labour market and the increased efficiency

of their children, brought about by better home management and education, would both tend to raise wages, provided that a trade union existed to secure that the workers should keep the result of their increased efficiency. Bad cooking, dirty habits, overcrowding, and empty-headedness are the sources of the drunkenness, inefficiency, immorality, and brutality which obstruct progress among so many of the poor, and philanthropic efforts can be better employed in this direction than in any other.

During the last four years the trade union movement, for which Mrs. Paterson worked so unwearyingly and with such dishearteningly small success, has made considerable progress in East London amongst this group. The principal results to be expected from trade unionism amongst these workers are not sufficiently obvious for large numbers to be attracted by them. But even a small union can be most useful in guarding against reductions and in bringing public opinion to bear upon employers who allow their foremen to exercise tyranny and make unfair

exactions from their workpeople. The usefulness of a trade union must be estimated in many cases by what it prevents from happening rather than by any positive advantage that it can be proved to have secured.

From the second group of working women are drawn our better-paid factory girls, our tailoresses, domestic servants, and a large number of our dressmakers and milliners, shop-assistants, barmaids, clerks, and elementary teachers. A considerable number of dressmakers, shop-assistants, and clerks are, however, drawn from the lower middle class, and a few from the professional class. Although this second group is the largest group in London, and probably in England, it is the one about which we have least general information. They have hardly been made the subject of industrial inquiry, do not regard themselves as persons to be pitied, and work in comparatively small detachments. They are nevertheless of more industrial importance than the working women of the first group. Their work is skilled and requires an apprenticeship. They are in the majority of

cases brought into direct contact with the consumer, and education, good manners, personal appearance and tact all raise their market value. In this second group would be included the majority of the Lancashire and Yorkshire weavers by anyone competent to deal with England as a whole ; and what applies to the group in London would not apply to this section of it, who occupy a unique position. The extent to which women compete with men is very much exaggerated. Of the three million and a half women and girls who were returned as occupied in industry in 1881 in England and Wales, over one-third were domestic indoor servants, 358,000 were dressmakers, milliners, or stay-makers ; midwifery and subordinate medical service, charring, washing and bathing service, hospitals and institutions, shirt-making and sewing employed another 400,000. The textile trades employed altogether only 590,624 women and girls, and of these over 300,000 were in the cotton trade. Their aggregation in large factories and in special localities has attracted to them an undue amount of attention, and the

history of industry in Lancashire is often given as the history of industry in England, whereas no other county is less typical.

In London in 1881 the number of women and girls occupied in industry was 593,226. Of these, more than 40 per cent. were indoor domestic servants, more than 12 per cent. were engaged in charring, washing and bathing service and hospital and institution service, 16 per cent. in dressmaking, millinery, stay-making, shirt-making and needlework ; and of the remaining miscellaneous trades a large proportion are purely women's trades ; even in those where men are employed women and girls are rarely to be found doing the same work as men. Of domestic servants and charwomen there is no need to speak here. Of the laundresses a considerable proportion belong to the first group already discussed, but the ironers generally belong to the second group. An inquiry into their position with regard to wages, hours and sanitary conditions of work is about to be made, and the proposal to bring them under the Factory Acts cannot be considered until the results have been

given us. Of the wages and hours of work of dressmakers and shop-assistants surprisingly little information is at present available. But one fact is too common to be denied: these girls accept wages which would not be enough to support them if they had not friends to help them; and they endure hard work, long hours, and close rooms because they believe that they are only filling up a brief interval before marriage. The better off their parents may be, the less heed do they give to securing anything but pocket-money wages. These girls are constantly coming in contact with the rich, and have ever before their eyes the luxury and comfort of those who have money without working for it. They are taught to think much about dress and personal appearance, and are exposed to temptations never offered to the less attractive factory girls. They have naturally a higher standard of living, their parents cannot be relied upon to help them after the first few years, and, failing marriage, the future looks intensely dreary to them. There would be little harm in the high standard of comfort of single men in the

middle and upper classes which makes them regard marriage as involving self-denial, if working women all along the line were also earning enough to make them regard it in the same light. In a class more than any other liable to receive proposals of a dishonouring union, which may free them from badly paid drudgery, the greatest effort should be made to secure good wages. Combination is nowhere so much needed, and perhaps is nowhere so unpopular. And yet the difficulties of foreign competition which make attempts to raise wages among factory girls so unsafe, and which make it most undesirable for outsiders, ignorant of trade circumstances, to spread the "doctrine of divine discontent," are entirely absent here ; skilled hands are not so plentiful that they could easily be replaced, and the girls, if assisted by their friends, could well afford to bide their time quietly at home until they had secured good terms.

There is no hard-and-fast line separating any group of workers from another. If social distinctions divide population into horizontal sections, industry cuts through

these sections vertically. Class *G.*, or the lower middle class, enter the upper branches of the industries to which I have referred. The girls here do not enter the factories or become domestic servants to any extent worth considering. They form the majority of the shop-assistants in the West End and the richer suburbs, and more than any other class supply the elementary schools with teachers. It is as teachers, and also as Civil Service clerks, that they join the upper middle class, including under that term the professional, manufacturing, and trading classes. In treating of this third group of working women I shall confine myself entirely to the position of women in class *H.*, partly because my experience as a high-school teacher has brought me into special relations with girls and women of that class who have to earn their living, and partly because their unconscious even more than conscious influence on the habits and ideals of the girls in the lower middle class is very great.

In every class but class *H.* the girls can, if they choose, enter industries conducted by

employers with a view to profit. In the section of the factory class where the girls are obliged to be self-supporting there is a point below which wages cannot fall for any considerable period; there is a point above which it would not pay the employers to employ them. The standard of living is, unfortunately, a very low one, and the wages are low; but single women in this class can support themselves so long as they are in work. In the second group there is again a maximum height to which wages might be pushed by combination; so long as it is profitable to employ them they will be employed, however high the wages demanded may be. But the minimum wage is not equivalent to the cost of living, but is rather determined by the cost of living minus the cost of house-room and part of the cost of food. In class *H*. women are not employed to produce commodities which have a definite market value, and have therefore no means of measuring their utility by market price. They nearly all perform services for persons who pay them out of fixed income, and make no pecuniary

profit by employing them. And there is no rate at which we can say that the supply of these services will cease; for the desire to be usefully employed is so strong in educated women, and their opportunities of being profitably employed (in the economic sense of the word "profitable") are so few, that they will give their services for a year to people as well off as themselves in return for a sum of money barely sufficient to take them abroad for a month or to keep them supplied with gloves, lace, hats, and other necessary trifles. Chaos reigns supreme. And while in this class it seems to be considered ignoble to stipulate for good pay, strangely enough it is not considered disgraceful to withhold it. Teachers are constantly exhorted to teach for love of their work, but no appeal is made to parents to pay remunerative fees because they love their children to be taught.

The children of the upper and middle classes have their education partly given them by the parents of the assistant mistresses and governesses whom they employ. As a proof of this, I give a few

particulars about the salaries and cost of living of the only section of educated working women in which some kind of order reigns—assistant mistresses in public and proprietary schools giving a secondary education. In these schools, of which a considerable number are under the management of the Girls' Public Day Schools Company and the Church Schools Company, while others are endowed schools or local proprietary schools, some University certificate of intellectual attainment is almost invariably demanded, and a University degree is more frequently required than in private schools or from private governesses. These assistant mistresses have nearly all clearly recognised, even when mere school-girls, that they must eventually earn their own living if they do not wish to spend their youth in maintaining a shabby appearance of gentility. They regard marriage as a possible, but not very probable, termination of their working career; but for all practical purposes relegate the thought to the unfrequented corners of their minds, along with apprehensions of sickness or old

age and expectations of a legacy. They are women whose standard is high enough for them to be able to spend £200 a year usefully without any sinful waste. In the majority of cases they are devoted to their profession, for the first few years at least; and they only weary of it when they feel that they are beginning to lose some of their youthful vitality, and have no means of refreshing mind and body by social intercourse and invigorating travel, while at the same time the fear of sickness and poverty is beginning to press on them. There are not 1,500 of them in all England, and their position is better than that of any considerable section of the 120,000 women teachers entered in the Census of 1881. The particulars that I give are from the report of a committee formed in 1889 to collect statistics as to the salaries paid to assistant mistresses in high schools. The critics of the report believe that the poorest paid teachers did not give in returns, and that the report gave too favourable an impression of the state of affairs. The number who gave information was 278. The return for the hours of work

did not include the time spent in preparation of lessons and study, both of course absolutely necessary for a good teacher.

Summing up the results, we may say that, of the teachers who joined their present school more than two years ago, one-fourth are at present receiving an average salary of £82 for an average week's work (the average including very large variations) of thirty-two hours; half (25 per cent. of whom possess University degrees) are receiving an average salary of £118 for a week's work of about thirty-five hours; and one-fourth (50 per cent. of whom are University graduates) are receiving an average salary of £160 in exchange for a week's work of thirty-six to thirty-seven hours. These results do not appear unsatisfactory, but it must be remembered that under the phrase *more than two years* is covered a length of service extending in one case to as many as seventeen years, and of which the average must be taken as very nearly six. Many also of these teachers have had considerable experience in other schools before entering the ones in which they are at present engaged. The condition of the teaching profession as a career for educated women may be summed up according to these averages, by saying that a teacher of average qualifications, who a few years ago obtained a footing in a high-class school, and has continued working *in the same school* for six years, at the end of this time is hypothetically earning a salary of £118 a year by thirty-five hours' work a week for thirty-nine weeks in the year, or slightly over 1s. 8d. an hour. A result obtained from so many averages is, of course, entirely valueless as a guidance to any individual teacher, but affords a certain index to the pecuniary position of the profession as a whole.

The prospects of the assistant mistress as she approaches middle age may be judged from the particulars of twenty-four instances in which a change of work had been attended by a fall of income.

Three of these changes may be at once struck out as changes from the post of private governess, and three others do not lend themselves to easy comparison, because of great differences in the hours of work. Of the remaining eighteen teachers, five have now attained a higher salary than that formerly paid them, four have exactly regained their old income, while nine are still in receipt of a lower salary than that paid them at their last school. These figures point to a precariousness in the position of teachers which has to be seriously taken into account in estimating the prospects of the profession.

But there are many people who, like a certain clergyman's wife, think that girls are getting "uppish nowadays" when they hear that after three years at Girton and two years' experience in teaching, an assistant mistress refuses less than £120 a year. There are thousands of mothers like one who wanted a lady graduate as daily governess for her boys "quite regardless of expense," and who was even willing to pay £30 a year! Wealthy residents of Notting

Hill and Kensington send their children to high schools whose managers dare not ask more than a maximum fee of £15 a year. For their enlightenment I give the tables of cost of living compiled by Mr. Alfred Pollard with the aid of experts. Arithmeticians may amuse themselves with calculating in how many years a teacher, twenty-six years of age, with a salary of £120, may, by saving £16 a year, secure an annuity of £70 a year; and may then attack the more interesting problem of the probabilities of any school retaining her in its employment for that length of time.

Cost of Living.

	Salary £80.	Salary £100.	Salary £120.	Salary £150.
Board and lodging during term, say 40 weeks	£ s. d. 42 0 0	£ s. d. 50 0 0	£ s. d. 50 0 0	£ s. d. 60 0 0
Half-rent during holidays ...	3 0 0	4 0 0	4 0 0	5 0 0
Railway and other expenses for six weeks of holidays with friends	3 0 0	4 0 0	4 0 0	4 0 0
Six weeks of holidays at own expense... ..	7 10 0	9 0 0	12 0 0	15 0 0
Educational books	0 10 0	1 0 0	2 0 0	3 0 0
Dress... ..	14 0 0	15 0 0	15 0 0	20 0 0
Petty cash for omnibuses, amusements, presents, charities, etc. etc.	3 0 0	4 10 0	6 0 0	9 0 0
Laundry	3 10 0	3 10 0	3 10 0	3 10 0
Medical attendance and provision against sickness ...	3 10 0	5 0 0	7 10 0	7 10 0
Sum available towards provision for old age	0 0 0	4 0 0	16 0 0	23 0 0
	£80 0 0	100 0 0	120 0 0	150 0 0

It will be observed that these teachers are even here supposed to have friends who will put up with them for six weeks. And attention may be especially called to the magnificent sum that can be set apart for educational books and lectures. Frivolous books, such as the works of Walter Scott, Thackeray, George Eliot, George Meredith, Browning, R. L. Stevenson, must be presented by friends or borrowed in all their grime and dirt from a free library.

If this is the position of a favoured thousand, the position of the rest may be inferred. Of the whole number, however, a considerable proportion are teachers in elementary schools, and do not come from Class *H*. I have no means of separating the two. Imagination may be stimulated by perusing the employment columns of such a paper as *The Lady*, where advertisements appear for governesses at unconscionably low salaries, reaching occasionally to almost a minus quantity when some more than ordinarily audacious matron offers a comfortable home to a governess in return

for the education of her children and twelve shillings a week.

Are girls worth educating? Apparently not, as their parents do not think them worth paying for. The expectation that marriage will in a few years after a girl leaves school solve all difficulties and provide for her is at the root of all the confusion. Fathers who know they can make no provision for their daughters make no attempt to train them for really lucrative employment, because they think the money will be thrown away if their daughters marry; they let them work full time for half or less than half the cost of living, out of a mistaken kindness, of which employers get all the benefit. The girls in many cases accept low salaries under the same impression, in others because they are not strong enough to hold out where so many are willing to undersell them. Those who only take up employment as a stopgap until marriage never become really efficient, and when later on they find that there is no prospect of release, they become positively inefficient. Those who have faced facts from the first can throw their whole heart

into their work, but they are heavily handicapped in their efforts towards progress by the bad pay which is the result of the thoughtlessness and folly of those around them. If only the relatives of these girls could realise that at least one-half of them will never be married, and that of the others many will not marry for several years after leaving school, that there is no means of predicting which of them will be married, and that any of them may have to support, not only themselves all their lives, but a nurse as well in old age, the tangle would soon be unravelled. Two things only I would venture to suggest : one, that instead of supplementing salaries and so lowering them, parents should help their daughters to hold out for salaries sufficient to support them, should assist them in making themselves more efficient, and should help them to make provision for themselves in later life, instead of making self-support impossible ; the other, that manufacturers and business men should train their daughters as they train their sons. The better organisation of labour should open a wide field for

women, if they will only consent to go through the routine drudgery and hardship that men have to undergo. An educated girl who goes from the high school to the technological college will find full scope for any talents she may possess. As designer, chemist, or foreign correspondent in her father's factory she could be more helpful and trustworthy than anyone not so closely interested in his success. As forewoman in any factory, if she understood her work, she would be far superior to the uneducated man or woman, and some of the worst abuses in our factory system would be swept away.

If anyone objects that women who are intensely interested in work which also enables them to be self-supporting are less attractive than they would otherwise be, I can make no reply except that to expect a hundred women to devote their energies to attracting fifty men seems slightly ridiculous. If the counter-argument be put forward that women, able to support themselves in comfort, and happy in their work, will disdain marriage, then those who take this view are

maintaining, not only that it is not true
that

Man's love is of man's life a thing apart;
'Tis woman's whole existence.

but also that marriage has naturally very
much less attraction for women than for
men.

THE EXPENDITURE OF MIDDLE
CLASS WORKING WOMEN.*December, 1898.*

IN making an appeal to middle class working women to keep and utilise their accounts of expenditure, some little explanation is necessary of the ends to be furthered by such tedious labour. For the keeping of such accounts is to most people a weariness and a vexation. One friend of mine declines to make the attempt because it makes her miserable to have the smallness of her income and the gloominess of the future brought before her mind with such regularity. Another after six months' trial has suffered a relapse because keeping the account spoilt all the pleasure of spending. Many are afraid that moralists will denounce their expenditure as misdirected and extravagant, and, although living within their income, prefer to remain uncertain as to

the amount they spend on what others may regard as mere vanities.

There are two questions which every woman who may have to be self-supporting should ask herself:—

(1) Is the salary which I am efficient enough to earn sufficient to maintain that efficiency for a considerable number of years?

(2) In middle age, when I may be entirely dependent on my own exertions, shall I be more, or shall I be less, competent to earn a salary sufficient to maintain the standard of living to which I have been accustomed?

The cost of efficiency is higher than the cost of living, a fact which is not sufficiently recognised by the middle class working woman or by her employers. The habits of domestic life which make it incumbent on women to make the best of a fixed income cling to them as wage-earners. They do not sufficiently realise that the drain on their vitality, effected by their daily routine of continuous and often monotonous exertion, must be met by fresh streams of energy which can only be produced under present conditions by deliberate search for recreation

and by a greater expenditure of money than a purely domestic life demands.

Some curious results of the movement in favour of securing economic independence for women may be observed at the present time. The theory has of course in many cases been reduced in its application to an absurdity. Parents who thirty years ago would have expected all their daughters to stay at home until they were married, now with equal unwisdom wish them to pass from the school to the office, regardless of their natural bent, and as careless of their future prospects as before. Girls fitted by Nature for a home life, and for nothing else, lose their brightness and vitality in sedentary drudgery, losing at the same time all prospect of an escape from it.

So also from a system under which the womenkind were expected to devote their evenings entirely to smoothing away the wrinkles and dispelling the bad tempers of their fathers and brothers after their harassing day's work, we have suddenly passed to one under which all the daughters may come home equally cross and equally tired, with no

hope that others will do their repairs for them, whether of temper or of clothes.

But there are well-to-do families where the competent mother has no desire to hand over her duties to her daughters, and where their happiness is still the chief consideration. Here girls are allowed to earn—not their living—but an income by which they may relieve their parents of some of their cost of living and at the same time live at a greater cost. From both a social and an economic point of view there is much to be said for this plan, provided both parents and daughters realise that the latter have not, under this system, achieved economic independence, or the power to be economically independent. The girl who earns £100 a year by her work and receives another £100 a year in one form or another from her father is in all probability underselling no one; and indeed, in the consciousness that she is only being paid half her cost of living, may even, by her liberal views of what is a good salary, be inciting her less luxurious colleagues to raise their standard of living and remuneration. But if her work is not

of a kind that gives training and power to pass on to higher paid posts, the woman worker in middle life will be in almost as unhappy a position if obliged to be self-supporting as the helpless women who thirty years ago used to advertise for posts as companions or governesses, stating as their only recommendation that they had never expected to have to perform the duties of either situation.

Women never will and never can become highly efficient and continue so for any long period on the salaries which they at present receive, or even on the salaries with which, as a rule, they would be contented if they could get them. Vitality and freshness of mind, when youth is gone, cannot be maintained within the four walls of the class room or office, on incomes too small to admit of varied social intercourse, or of practical beneficence. Without the latter power the middle-aged unmarried woman can feel that she has small claim to live, and, in such a case, if her daily work does not in itself call for its exercise, she has little desire to.

What is our standard of living, then ? and

how much more will it cost us to maintain that standard when the whole effort to maintain it falls upon ourselves? To answer these questions we must have definite accounts of expenditure.

The samples that I have to give are all more or less imperfect as regards their form of presentation. The teaching profession is the one from which naturally it will be easiest to obtain returns. Recruited as it is from every rank of life except the aristocracy, and charged with the training for every rank of life—except, again, the aristocracy, who owe little of their education to their governesses—it should present to us through its accounts a corresponding variety of standard of living. It should do so; but I venture to predict that it will not.

My first three budgets were given to me several years ago. They give the expenditure of three assistant mistresses teaching in high schools and boarding during term time in private houses. No. 1 gives the expenditure for one year; No. 2 the expenditure for two successive years; No. 3 the average expenditure for six years. Side by side with

them I place the budget for one year of another high school mistress (No. 4) living in lodgings—which I give afterwards in greater detail.

TABLE I.

Accounts of Expenditure of three High School Mistresses boarding in Private Houses, and of one High School Mistress in Furnished Lodgings.

AMOUNT SPENT ON

	1.	2 A.	2 B.	3.	4.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Lodging and board... }	41 0 0	41 6 0	40 4 0	50 17 11	54 9 3
Washing ... }	(a)	2 7 6	2 4 0	3 0 7	3 7 11½
Dress ... }	10 10 0	16 0 0	16 0 0	12 14 1½	16 0 5½
Books, news-papers, &c. }	0 7 9	4 1 8	3 8 0	3 16 8	2 15 4½
Travelling ... }	3 18 0	4 15 6	4 16 0	17 4 2½	12 0 5½
Holidays ... }	9 10 10	4 5 0	5 4 3	(a)	—
Amusements ... }	(a)	1 6 8	0 17 6	(a)	3 11 5
Subscriptions, donations, &c. }	(a)	(a)	(a)	4 4 5½	1 17 11
Presents ... }	(a)	(a)	(a)	9 15 7	5 18 3½
Postage and stationery }	(a)	(a)	(a)	1 15 2	4 15 1½
Miscellaneous ... }	7 0 0	7 3 0	9 0 0	3 16 3	3 11 11
Doctor and medicine ... }	2 0 0	0 6 0	1 1 0	3 2 1	0 19 5
Insurance ... }	—	—	—	23 10 10	—
Savings ... }	—	—	—	1 13 4	—
Not spent ... }	25 13 5	18 8 8	23 18 7	—	20 12 4½
Total ... }	100 0 0	100 0 0	106 13 4	135 11 2½	130 0 0

(a) Included in "Miscellaneous."

These tables are not so readily comparable as they should be for scientific exactness. The items included under "Travelling" and "Holidays" need to be enumerated. Under the latter head, for instance, are board and

lodging included and are railway fares subtracted and placed under "Travelling"? As a fact No. 1 and No. 2 include under "Board and Lodging" only the cost incurred during the school terms; under the head of "Travelling" is only counted the cost of going to school from home and their daily travelling expenses during the school term. The money put down under "Holidays" includes their expenses for the part of their holidays during which they were not at home. The same is, I believe, true in the case of No. 3, but I do not know for what length of time any of them were subsidised by this free board and lodging at home.

On the other hand, No. 4's accounts are so summarised that the cost of "Holidays" disappears altogether, being broken up into its constituents of board, lodging, travelling fares and amusements. The confusion in this case is remedied in the following detailed table supplied by No. 4.

The social outlook of a working woman is very largely determined by the amount she can afford to spend on dress, and her view of life is perhaps most clearly indicated in the

consideration of this item of expenditure. And no accounts of expenditure are of much

TABLE II.

*Accounts of Expenditure of a High School Mistress
(No. 4) in Furnished Lodgings.*

AMOUNT SPENT ON

	During School Year (39 weeks).	During Holidays (13 weeks).	Total during year.
	£ s. d.	£ s. d.	£ s. d.
Lodgings... ..	13 17 6 3 7 0 to be re- served in holidays.	0 8 6	17 13 0
Board	34 11 3	2 5 0	36 16 3
Lunches, teas, &c.		0 16 8	0 16 8
Furniture ...	1 5 6		1 5 6
Washing	3 7 11½		3 7 11½
Dress	16 0 5½		16 0 5½
Books	2 15 4½		2 15 4½
Fares	3 16 6½	8 3 11	12 0 5½
Amusements ...	2 18 6	0 12 11	3 11 5
Subscriptions, donations, &c.	1 17 11		1 17 11
Presents	5 18 3½		5 18 3½
Postage and stationery ...	4 15 1½		4 15 1½
Miscellaneous...	1 9 9		1 9 9
Doctor and medicine ...	0 19 5		0 19 5
Not spent ...	20 12 4½		20 12 4½
	Total		130 0 0

value without some accompanying expression of the spender's contentment or

dissatisfaction with the results of her expenditure. In reply to my question on the subject of dress, No. 2 informs me that £16 a year was quite enough for her dress :—

“ My dresses were always made by a dressmaker, not at home ; as we lived in a country town, her charges for making were inexpensive as such things go ; I don't think that with linings and small etceteras (not of course trimmings) they ever exceeded 15s. I cannot say that I was well dressed, but I don't think that I was exactly badly dressed. I am sure that any one with more *judicious* taste than I had could have done better on the same money ; I myself could do better now, for I certainly several times made mistakes of the kind that writers on dress warn us against, that of buying things, say at sales, which were not really suitable for any likely purpose. I always made a plan of buying my winter dress at the summer sales, which in our country town came in early August, and my summer dress at their winter sale (things really were reduced). Though I did no dressmaking I made my own underclothing.

“ I am afraid I don't quite see the application of the words ‘ prettily,’ and ‘ admiration ’ to the school dress of a high school teacher. I should rather consider neatness as one's aim in school dressing, but then some people have a talent for dressing for which they very properly receive their reward : I am afraid I don't possess it.”

No. 3 writes :

“ I still keep to about £12 a year for my dress, and I think there are many teachers, if not most, who spend about that amount. Miss B——, who was for some years

head mistress at C——, tells me that she never spent more than £12 a year while there, and she visited a good deal and certainly always looked very nice. Miss D——, head mistress at E——, tells me that before she came here she spent £10 a year for about ten years while teaching in London. As to being well dressed, that is always comparative. I have my clothes made at very good shops, *not* the most fashionable, and always of the best materials, as I think it is most economical in the end; but I spend very little on trimmings, and nothing on fripperies, such as beads and feathers. I generally have two new dresses a year. I make my own blouses because the ready-made ones are too cheap and poor. If I had time, I think I should enjoy making other things, but I have too much to do. I generally do my own mending, but sometimes lately I have had a woman in to do it. Children certainly prefer a well-dressed teacher; I do not think my dress is either so dowdy or so shabby as to displease their taste; to look fresh and clean is my aim for school clothes, and plainly made things seem to me most suitable for our work. As to evening dress, I generally have one dress that will do for a concert, and I very seldom go to any other evening entertainment. I think it distinctly an advantage to a teacher to have as many quiet evenings at home as possible, and I find so many occasions present themselves of attending meetings and lectures that if I were to go into society as well, I should have very little time to give to study and the quiet rest which is so refreshing after the day's work."

The details of No. 4's expenditure are given later on.

No. 3 and No. 4 were both considerably

older than No. 1 and No. 2, and had both learnt that the one absolutely necessary indulgence for a high school mistress is a good holiday in new scenes. No. 4 says in a note that the cost of her holidays during this year were lower than usual, as she did not go abroad. No. 2 strikes the usual note of warning on this point:—

“I spent very little in my holidays; for my father was much averse to his only daughter spending any of her free time away from home; but you will also notice that there is a distinctly large proportion of my salary unappropriated or reserved, and a certain proportion of this ought to have been spent in holidays. I enjoy excellent health usually, and my nerves seem the only vulnerable point, but after teaching more than three years at W——, a term in X—— brought me to the brink of a regular nervous breakdown: this I imagine might have been avoided if I had really had a good holiday every year.”

The moral of this to young teachers would seem to be: Do not try to save out of £100 a year at the expense of your health. Better keep fresh and strong without saving and rise to £120 as quickly as possible, than break down and exhaust your savings in a long illness which may reduce your salary to £90.

The conditions and cost of living of women

clerks vary in many and important respects from those of women teachers. Their work is less exhausting on the whole and less trying to the nerves. But, on the other hand, their holidays are generally very short; except for a few brief months in the year, they must work while it is day, and seek for their amusements when the night comes; they are doing sedentary work in office hours, and yet only by a strong determination can they find any recreation except in the further sedentary occupations of reading and sewing, or in poisonous lecture halls, concert rooms, or theatres. They cannot easily do their shopping, and have no opportunity of wearing out their shabby dresses in private; they must feed themselves unwholesomely at tea-rooms, or extravagantly and monotonously at restaurants. Above all, whereas teaching may be regarded as a life work well worth the doing for its own sake, clerical work can hardly be soul-satisfying to any intelligent human being. It is not living, but merely a means of living.

Dress is necessarily much more expensive in the case of the clerk than in the case of

the high school mistress. Circumstances and temperament work together in producing this result. Were it possible—as I hope it may be—to secure accounts of clerks and typists living at home and working for about £40 to £60 a year, it would, I believe, frequently be found that their expenditure on this item was double that of the high school mistress earning £130 a year. On the other hand, the high school teacher knows that she must preserve physical health, and that she cannot afford to economise in food. The clerk too often lives on tea and roll until the evening, and for want of physical exercise, has little appetite even then.

The clerk's budget (No. 5) that I present here gives a year's expenditure of an income of £227. It has to be noted that, apart from the food and rent, most of the items were largely supplemented *in kind*. The expenditure does not at all represent the standard of living in things not strictly necessities. The sum put down for holiday expenditure includes the expense of five days' holiday only, the remainder being for railway fares, no other expense whatever

being incurred during the remainder of the holidays.

TABLE III.

*Accounts of Expenditure of a Clerk (No. 5) renting
Unfurnished Lodgings.*

AMOUNT SPENT ON		£	s.	d.
Rent of two unfurnished rooms, kitchen fire, and attendance	.	40	0	0
Coals, wood, and lights.	.	5	0	0
Miscellaneous housekeeping ex- penses (including additions to furniture)	.	4	0	0
Food	.	43	0	0
Washing (household and personal).	.	4	10	0
Dress	.	41	0	0
Library subscription, books, news- papers, etc.	.	3	0	0
Travelling and holiday	.	8	0	0
Amusements	.	2	0	0
Clubs and societies	.	2	10	0
Presents and charities	.	12	10	0
Doctor	.	2	10	0
Small expenses	.	19	0	0
Not spent	.	40	0	0
Total		£227	0	0

Notes.—About £14 included under “Food” was spent on lunch and tea, which had to be taken out every day. The amount under “Washing” does not represent the true

expense ; many things were sent regularly to a country laundry, and were not paid for by their owner. The expenditure on "Dress" is £10 in excess of what produced a better effect when living at home as a "lady of leisure." Practically, all mending (except stockings) and renovating were paid for. The amount spent in books by no means represents the value received. The heading "Small Expenses" includes cabs, omnibuses, and incidental travelling expenses, stationery, postage, extra newspapers, and oddments not amounting to more than a few pence each.

The last complete budget placed at my disposal is that of a journalist (No. 6), a joint occupier of a house, spending £338 in the year, for which the accounts are given. The income tax and total income are not stated. No. 6 writes :—

"My work is mainly office work, and I have nothing to do with society journalism, so that I do not have to be well dressed. In giving my travelling expenses I have of course omitted all travelling expenses refunded to me by my employers, but I have included fares spent in taking my bicycle out of London, although they should perhaps come under the head of holiday expenses.

E.W.

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Then, of course, as, except the theatre, my amusements are nearly all outdoor, the expenses are really divided between food and dress and lodging, and it looks as though I spent very little on recreation."

TABLE IV.

Accounts of a Journalist (No. 6), Joint Occupier of a House.

AMOUNT SPENT ON			
	£	s.	d.
Rent (share of)	22	10	0
Rates „	7	4	3
Water „	1	6	0
Gas „	3	13	0½
Coal „	4	1	0
Service „	6	17	6
“Housekeeping” ¹	44	3	4½
Luncheons, teas, and dinners away from home ²	31	1	10½
Furniture	2	13	3
Flowers	1	2	3
Dress	42	1	4½
Books	14	1	2
Carried forward	180	15	1

¹ The housekeeping done by the other occupier, and separate account of each item not kept. Under this head are included half the cost of food for household of three people and servant, and of laundry, garden, kitchen requisites, house repairs, &c.

² This includes daily lunches and teas, and lunches and dinners to guests at clubs, restaurants, &c.

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TABLE IV.—*continued.*

	AMOUNT SPENT ON	£	s.	d.
Brought forward	.	180	15	1
Newspapers	.	2	3	9½
Fares	.	13	8	5
Holiday ¹	.	7	18	8
Amusements	.	4	19	6
Clubs	.	3	1	0
Subscriptions, donations	.	27	15	4
Presents ²	.	18	17	0
Postage and stationery	.	3	2	10½
Miscellaneous	.	5	0	10
Doctor and medicine	.	0	0	0
Insurance	.	31	2	10
Savings	.	40	0	0
Total expenditure	.	<u>£338</u>	<u>5</u>	<u>4</u>
Income tax	.	Not stated		
Balance	.	Not stated		

Details of dress expenditure for one year have been given me by Nos. 5 and 6, as well as by No. 4. In addition, I have received the dress accounts for one year of a clerk living at home and receiving board and lodging free, and those for nine years of a lady receiving an allowance for her

¹ Spent unusually little on holidays this year.

² Includes five months' contribution towards payment of one relative to live with and take care of another.

personal expenditure. I give the accounts of the wage-earning women first.

TABLE V.

Accounts of Expenditure on Dress of No. 4 (a High School Mistress), Nos. 5 and 7 (Clerks), and No. 6 (a Journalist).

AMOUNT SPENT ON

	4.	5.	7.	6.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Dresses	3 16 1	16 10 0	23 2 11	19 1 9
Coats, cloaks, umbrellas, &c.	2 7 11	8 10 0	2 16 0	2 4 0
Millinery... ..	1 11 1	4 10 0	5 5 9	3 11 7
Underclothing and handkerchiefs	3 9 11	6 0 0	5 2 1	6 17 8
Boots and shoes	2 15 11½	3 0 0	3 4 2	6 5 8
Gloves	0 15 8	1 15 0	1 13 6	2 0 0
Ties, collars, &c.	0 15 11½	0 15 0	1 6 5	0 19 9
Miscellaneous...	0 8 11	—(a)	—(b)	1 0 11½
Total... ..	16 1 6	41 0 0	42 10 10	42 1 4½

(a) Included in "petty cash," and not separable from other items.

(b) Sponges, toilet soaps, brushes, &c., should have been included under this head.

No. 5 (a clerk) adds the following note to her dress account :—

"To give a true impression I think detailed dress accounts should cover three years' expenditure; things like, *e.g.*, winter coats and best evening dresses cannot

MIDDLE CLASS WORKING WOMEN. 85

come out of the same year's income on a £40 dress allowance. In considering the effect produced for the money, people should certainly state whether they are a 'stock' size. I can wear nothing ready made. People who can may reduce the cost of all their outer garments by about half."

No. 7 (a clerk), who is perhaps more representative of the middle class working women of the future than the others whose accounts are given here, inasmuch as she appears to regard bicycling, tennis, hockey, society, and pretty dresses as being as much the right of the girl wage-earner as of her stay-at-home cousins, has given me the list of additions to her wardrobe made by her family during the year, the items being: one pair of good evening slippers, one blouse, one dozen handkerchiefs, one lace collar, a total value of £2 4s.; and sundry veils, ribbons, and belts, value not known.

She writes:—

"What comes so expensive when one has to go to work straight on, say for the first six months of the year, is the having to keep up the same standard of respectability in the 'between season' time as at other times. The holidays always come between the seasons at school or college, and it does not matter much what one wears. But at the office by April I felt that I had simply

'nothing to wear,' and yet I hardly knew what to buy, as it was too early to get summer things. If one once got into the way of getting inter-season clothes as well, the expenditure would be enormous."

No. 6 writes :—

"I walk a great deal in all weathers, and boots and walking dresses are subjected to hard wear. I generally have about three new walking dresses a year, at about 4½ guineas each on the average. My boot-bill is extra heavy, because my boots have to be made to order."

And in answer to further questions on this latter point :—

"I find that my average expenditure on boots and shoes for the year I gave you and for the year just ended (September 30) is £4 14s. 9d.; I never kept my accounts before, so that I cannot be sure about my permanent average, but I should say it was generally about 5 guineas. This year was a very dry year, and not so ruinous as usual, and I cycled more and walked less."

It should be noted that the three office workers who spend over £40 on dress are all dissatisfied with the result, and consider that they have to exercise rigid economy to keep their expenditure down to that limit. At the same time, all three are a little ashamed to find that they spend so much. This arises from the fact that the expenditure is always

compared with that of the girl living at home on an allowance. The comparison is not justifiable. The office worker wears out more clothes and has no time for making or mending.

I lay stress on this because one difficulty in the way of obtaining accounts is a fear of incurring the disapprobation of the censors who think that to devote half one's time to managing to dress well on £30 a year earned by some one else is less extravagant than to earn £300 a year and spend £50 of it on dress. I asked a journalist, one of the very few working women of my acquaintance always suitably and prettily dressed, if she would let me have her accounts. She owned she had not the courage to confess what a large proportion of her income had to go for clothes. Later on, after reading the journalistic comments on the expenditure tables submitted to the British Association, she told me how thankful she was she had withheld hers—"They call £40 a lavish expenditure!" And yet I have little doubt that few people could under the same circumstances produce so good a result at the

same expense ; while at the same time from a business point of view such an outlay in my friend's branch of journalism repays itself with high interest.

My last set of tables, as I have already

TABLE VI.

Accounts of Expenditure on Dress of No. 8, living at Home, and receiving an Allowance.

AVERAGE AMOUNT SPENT DURING THE THREE YEARS.

	1883—85.	1889—91.	1894—96.
	£ s. d.	£ s. d.	£ s. d.
Dresses	13 9 8	17 15 6	22 1 0
Coats, cloaks, umbrellas	3 16 11	6 5 0	5 12 9
Millinery	2 14 4	3 3 6	4 10 3
Underclothing, handkerchiefs	3 0 8	3 7 6	5 13 10
Boots and Shoes	3 13 5	2 19 2	3 9 2
Gloves	2 2 8	1 18 1	1 16 11
Ties, collars, &c.	0 13 1	0 17 8	0 18 4
Miscellaneous	0 8 6	0 9 0	0 19 9
Total	29 19 3	36 15 5	45 2 0
Personal allowance...	£30	£40	£50—£60

said, are not those of a wage-earner. The average expenditure is here given for three sets of three years, the personal allowance being £30, £40 and £50 for the successive periods (rising to £60 during the last year

of the third period). Books and subscriptions and presents are the other items of expenditure not given here.

No. 8 writes :—

“In addition to the allowance I had various presents of money. While receiving £30 I had evening dresses given me. My mending and altering are done by a maid at home. Up to 1888 I occasionally had dressmaking done at home, but now put it all out. Being so busy a person and not caring for dressmaking or millinery, I have done none myself for the last seven years or more. The average yearly glove expenditure of the three periods is less now than in 1885. This is probably accounted for by the fact that I don't require so many white evening gloves as when I had many dances.”

The accounts I have presented here have no claim to be regarded as typical. They are merely samples of the kind of material needed to enable us to discover the type.

THE AGE LIMIT FOR WOMEN.

December, 1899.

"Rather than remain braced and keen to watch the world accurately and take every appearance on its own merits, the lazy intellect declines upon generalizations, formalized rules and Laws of Nature."

—"Idlehurst, a Journal kept in the Country."

EVERY reader of the educational journals must be familiar with the typical advertisement that "The Council of the — High School for Girls will shortly appoint a Headmistress. No one over 35 need apply." The restriction produces an effect on assistant mistresses very prejudicial to the interests of education. Girls after a three or four years' University course, followed in some cases by a year in a Training College, have hardly settled down to the practical business of their lives in the high schools before they are seized with a nervous fear that if they do not shortly bestir themselves in the competition for headmistress-ships they will

before long be stranded on this old-time superstition. Their youth and inexperience are facts constantly brought before them up to the age of thirty or thereabouts, and then with hardly an interval they find themselves confronted by this theory of sudden decay of faculties in women. During the second five years of teaching there is a constant agitation among young mistresses in the endeavour to secure a headship, and then amongst those who fail in the lottery—for it is a lottery—comes the deadening prospect of, perhaps, a quarter of a century's work to be carried on without hope of promotion.

It may be useful to consider the origin of this "formalised rule" that women are unfit to undertake serious responsibility after the age of thirty-five.

The rule—an advance, no doubt, on the eighteenth-century habit of referring to men and women of forty or fifty as "aged"—became stereotyped at least as early as the middle of this century. Unmarried ladies regarded as on the shelf at twenty-five were forced to let their faculties die for want of exercise. The freshness was drained out

of them by the pressure of trivialities unresisted by hope. Those who entered the labour market did so as victims of cruel misfortune, full of pity for themselves and quickly worn out by their struggles to gain a livelihood with few qualifications for the task.

During the last twenty years a very striking change has made itself apparent. In some branches the extension of the working period of a woman's life has been so great that it has even brought back to useful, hopeful enterprise women who had settled down to the colourless, dreary, monotonous round prescribed for the unattached elderly. The number of educated women who either earn a livelihood or engage in philanthropic work has not increased so much as is usually supposed, but the spirit in which the work is undertaken is wholly different. Not that it is in all respects a praiseworthy one. The disinterestedness of the saint is perhaps lacking. Indeed, what I wish to lay stress on as a fact for which to be thankful is that the period of youthful *interestedness* has been very greatly extended.

In fiction our women writers have long since abandoned sweet seventeen as a heroine, and even men writers, slowest of all to observe such changes, have, during the last five years or so, recognised that at that favoured age girls are nowadays too much absorbed in preparing for senior locals and college entrance examinations to offer useful material for romantic literature.

Not a few of our veterans shake their heads over what I have called the extension of youthfulness, but what they call the prolongation of childish irresponsibility. The crudeness of the girl-graduate of two or three and twenty is contrasted unfavourably with the finished manners and graceful maturity of the girl of eighteen some forty years ago. And there would be much to be urged in support of their disapproval if, with the raising of the age-limit of a girl's systematised education, there were no corresponding rise in the age-limit of her usefulness and energy. If the prime of life were necessarily passed at an age fixed for all time, so that the time spent in preparation for work was deducted from the time available

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for work itself, it might fairly be doubted whether our modern system of education was not positively harmful.

But there is no such fixity in the age at which maturity is attained, and there is reason to believe that as each generation takes longer to arrive at maturity, owing to much more careful attention to mental and physical development, so also each generation retains the possession of its mature powers for a longer period than the preceding one.

Reflecting on this possibility and comparing modern systems of education with those prevailing a century ago, it will be noticed that in those days girls became wives and mothers before they had time to realise the joy of youth; that children were introduced to society too soon to have indulged in the delightful exercise of imagination, untouched by responsibility; and that toddling babies must have been taught to theorise on moral problems, judging by the period at which some of them attained to a reasoned self-control.

Looking back, too, with curiosity, to the

methods by which this precocious maturity of judgment was produced, it is interesting to note the changes in the school curriculum apparent at different periods, and the absence of those subjects which, in our day, we regard as preliminary to education, and which yet require more years for their mastery than were necessary a hundred years ago for the mastery of feminine accomplishments and the acquisition of fixed moral principles.

It is those fixed moral principles that form the most marked characteristic of the eighteenth-century child. Of religious teaching there was strikingly little ; religious fervour is almost entirely absent from the literature of the period. But moral teaching was, so far as girls were concerned, the only branch of study in which they were called to exercise their reason.

We are all of us apt to imagine that the writers of children's books in the last century had so little artistic faculty as to be constantly writing a language which no human being could ever have indulged in, in real life. But, in fact, these prematurely grown-up

girls were never called on to exercise their intelligence on any subject except morals. They were twice as old as our children of the same age, but their brains were less accustomed to exercise than those of our infants in the kindergarten nowadays. The style in vogue was a natural result.

Daniel Defoe, in his "Tour through Great Britain," describes the domestic system in the woollen industry in the West Riding at the beginning of the eighteenth century with glowing enthusiasm. I quote, from the edition of 1759, the account of the trade in Halifax and the surrounding district. After describing the scenery, he goes on :

"Nor is the industry of the people wanting to second these advantages. Though we met few people without doors, yet within we saw the houses full of lusty fellows, some at the dye vat, some at the loom, others dressing the cloth ; the women and children carding or spinning ; all employed from the youngest to the oldest ; scarce anything above four years old but its hands were sufficient for its own support."

There are other instances of a similar

kind in other parts of the book. It is to him a delightful thing that there should be work enough for these little four-year-old mites to be able to relieve their parents from the burden of their support.

Clearly, then, children were not allowed to be children for long in those days. And some of the stories to which I shall refer are not quite so ridiculous as we may have imagined. We have accused the writers of talking in an absurdly grown-up manner to little children. It was really the little children who were absurdly grown up in real life, not merely in fiction.

Take as an instance the story of "Jemima Placid," written some time between 1770 and 1790. I quote the prologue :

"As I had nothing particular to do, I took a walk one morning as far as St. James's Park, where meeting with a lady of my acquaintance, she invited me to go home with her to breakfast; which invitation I accordingly complied with. Her two daughters had waited for her a considerable time, and expressed themselves to have been much disturbed at her stay. They afterwards fretted at the heat of the weather; and the youngest, happening accidentally to tear her apron, she bewailed it the succeeding part of the day with so much appearance of vexation, that I could not help showing some degree

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of astonishment at her conduct ; and having occasion afterwards to mention Miss Placid, I added that she was the most agreeable girl I had ever known.

"Miss Eliza, to whom I was speaking, said that she had long wished to hear something further concerning that young lady, as her mamma very frequently proposed her as an example without mentioning the particulars of her conduct ; but as I was so happy as to be favoured with her intimacy, she should be glad to hear a recital of those excellences which acquired such universal approbation.

"In compliance with this request I wrote the following sheets and dispatched them to Miss Eliza, and by her desire it is that they are now submitted to the world ; as she obligingly assured me that her endeavours to imitate the calm disposition of the heroine of this history had contributed so much to her own happiness, and increased the good opinion of her friends, that she wished to have so amiable an example made public for the advantage of others."

And then we are given the life of Miss Jemima Placid at the age of six, and in particular of her first visit from home to her cousins, Miss Nelly and Miss Sally Piner, aged nine and eight years respectively.

The incidents of the story are of the kind that would happen to children of six or seven nowadays. But the moral teaching is representative of the ethical teaching of the time. The importance of ease of manner and good

deportment in society is constantly being urged :

“Jemima, who had not seen her cousins since she was two years old, had entirely forgotten them ; and, as they expected to find her as much a ‘baby’ as at their last interview, they appeared like entire strangers to each other. They welcomed their papa and mamma, and looked at Miss Placid with silent amazement : both parties, indeed, said the civil things they were desired, such as, ‘How do you do, cousin?’ rather in a low and drawling tone of voice ; and Miss Sally, who was eight years old, turned her head on one side and hung on her papa’s arm, though he tried to shake her off and desired her to welcome Miss Placid to London, and to say she was glad to see her, to inquire after her papa, mamma, and brothers, and, in short, to behave politely and receive her in a becoming manner. To do this, however, Mr. Piner found was impossible, as his daughters were not at any time distinguished by the graces, and were always particularly awkward, from their shyness, at a first introduction. In this place, my dear Eliza, you must excuse me if I stop to hint at a like error in your own conduct, and which, indeed, young ladies in general are too apt to be inattentive to ; that, as first impressions are usually the strongest, it is of great consequence to impress your company with a favourable opinion of your appearance. As you are acquainted with the common forms of good breeding, you should consider that it is quite immaterial whether you address a lady you have before seen or one with whom you are unacquainted, since the compliments of civility are varied only by the circumstances of your knowledge, or the different connections of the person to

whom you are speaking. When, therefore, you are in company with strangers, you should accustom yourself to say what is proper (which will be to answer any question they may ask you) without at all considering how long you have known them; and be assured that as an easy behaviour is at all times most agreeable, you will certainly please when you speak with a modest degree of freedom. Do not therefore make yourself uneasy with the idea of appearing awkward, for by that means you will defeat your wishes; but endeavour to retain your natural voice, and express yourself with the same unconcern as you do in common conversation, since every species of affectation is disagreeable, and nothing will so strongly recommend you as simplicity."

Mrs. Placid's exhortation on mutual forbearance to the Miss Piners, who had just emerged from a fight for a place in the window-seat, is another example of excellent forensic powers brought to bear on the education of little girls:

"'There is great wickedness,' replied her aunt, 'in being so tenacious of every trifle as to disagree about it with those with whom we live, especially between brothers and sisters, who ought always to be united in affection and love; and if you now indulge your passions so that you will submit to no opposition, it will make you hated and despised by everybody and constantly unhappy in your own mind. It is impossible, my dear, to have every circumstance happen as we wish it to do; but if a disappointment could at any time justify ill-nature and petulance it would certainly be adding greatly to the

unhappiness of life. And do you think, my dear, that to fight on every occasion with those who oppose you is at all consistent with the delicacy of a young lady? I dare say, when you give yourself time to reflect on the subject, you will perceive that you have been much to blame, and that whenever you have suffered yourself to be ill-natured and quarrelsome you have always been proportionably uneasy and wretched. Nothing can so much contribute to your present felicity or future peace as a good understanding and cordial affection for your sister. You will most probably be more in her company than in any other person's, and how comfortable would it be, by every little office of kindness, to assist each other! I am sure, if you would try the experiment, you would find it much better than such churlish resistance and provoking contentions. It is by good humour and an attention to please in trifles that love is cherished and improved. If your sister wants anything, be assiduous to fetch it. If she cannot untie a knot, do it for her. If she wishes a place in the window, make room immediately. Share with her all that is given to you: conceal her faults, as you dislike your own to be observed; commend her good qualities, and never envy, but endeavour to emulate, her perfections. By this method you will ensure her regard and make yourself happy at the same time; that will give the highest pleasure to your parents, and obtain the esteem of all your acquaintance. Think of these motives, my dear girl, and resolve to exert yourself; and when you feel inclined to be angry and cross, recollect whether it will be worth while, because you have first got possession, to engage in a contest which will forfeit all these advantages. Think with yourself, Shall I lose my sister's love or abate her regard for an orange, a plaything, or a seat? Do I not prefer making her contented, and keeping my own mind

serene and placid, before the pleasure of enjoying a toy or any other thing equally trifling? Will it tire me to fetch down her cloak, or her doll, if she is in want of them? And shall I not do it in less time than it will take to dispute whose business it is to go? In short, my dear niece, you will find so much ease and pleasure result from the resolution to oblige that I dare say, if you once attempt it, you will be inclined to persevere.'

"'But indeed, madam,' returned Miss Nelly, 'my sister is as cross to me as I am to her, and therefore it is out of my power to do what you advise; for I cannot bear to do everything for her when she will do nothing for me.'

"'You are both much to blame,' said Mrs. Placid, 'but as you are the eldest it is your place to set a good example, and you do not know, Nelly, how far that incitement will prevail. When you have refused her one request, she is naturally, by way of retaliation, induced to deny you another: this increases your mutual dissatisfaction and commences new quarrels, by which means your anger is continued, so that neither is inclined to oblige or condescend. But if she finds you continue to be good-natured, she will catch the kind impression, as she used to imbibe the ill habits of malevolence and rage. In every case you should consider that the errors of another person are no excuse for the indulgence of evil in yourself.'"

In the story of "Mrs. Teachum and the Little Female Academy," the school curriculum is very clearly stated. A delightful account of the training received by Mrs. Teachum for the post of schoolmistress

shows the prevalence of a humble deference to men's superior judgment, which may help to explain the absence of enthusiasm on their part for the higher education of women.

"This gentlewoman was the widow of a clergyman, with whom she had lived nine years in all the harmony and concord which form the only satisfactory happiness in the married state.

"Mr. Teachum was a very sensible man, and took great delight in improving his wife, as she also placed her chief pleasure in receiving his instructions. One of his constant subjects of discourse to her was concerning the education of children; so that, when in his last illness his physicians pronounced him beyond the power of their art to relieve him, he expressed great satisfaction in the thought of leaving his children to the care of so prudent a mother.

"Mrs. Teachum, though exceedingly afflicted by such a loss, yet thought it her duty to call forth all her resolution to conquer her grief, in order to apply herself to the care of these her dear husband's children. But her misfortunes were not here to end: for within a twelve-month after the death of her husband she was deprived of both her children by a violent fever that then raged in the country; and about the same time, by the unforeseen breaking of a banker in whose hands almost all her fortune was just then placed, she was bereft of the means of her future support.

"The Christian fortitude with which (through her husband's instructions) she had armed her mind, had not left it in the power of any outward accident to bereave her of her understanding, or to make her incapable of doing

what was proper on all occasions. Therefore, by the advice of all her friends, she undertook what she was so well qualified for—namely, the education of children.

“And this trust she endeavoured faithfully to discharge, by instructing those committed to her care in reading, writing, working, and in all proper forms of behaviour. And though her principal aim was to improve their minds in all useful knowledge, to render them obedient to their superiors, and gentle, kind, and affectionate to each other, yet she did not omit teaching them an exact neatness in their persons and dress, and a perfect gentility in their whole carriage.”

“Reading, writing, working, and all proper forms of behaviour.” And it is on the “proper forms of behaviour” that the story lays stress. And it must frankly be admitted that the teaching was necessary. The number of Mrs. Teachum’s young ladies was limited to nine. The eldest, Miss Jenny Peace, was just turned fourteen, and the others were all under twelve. Miss Jenny Peace being of such an advanced age, necessarily has cast upon her a responsibility for improving the tone of the school, and rises to the occasion with a sweet self-confidence, combined with modesty, which the nineteen-year-old captain of a high school nowadays might admire, but would hardly dare to imitate. The quarrels

of the two Miss Piners seem tame, although solely on account of the inferior numbers, by comparison with the free fight in which Mrs. Teachum's young ladies indulge at the beginning of the story.

It opens with a dispute as to which of them was entitled to the largest apple in a basket of the fruit given to Miss Jenny Peace to distribute. To end the strife, Miss Jenny threw the apple over a hedge into another garden.

"At first they were all silent, as if they were struck dumb with astonishment with the loss of this one poor apple, though at the same time they had plenty before them.

"But this did not bring to pass Miss Jenny's design : for now they all began again to quarrel which had the most right to it, and which ought to have had it, with as much vehemence as they had before contended for the possession of it ; and their anger by degrees became so high that words could not vent half their rage ; and they fell to pulling of caps, tearing of hair, and dragging the clothes off one another's backs ; though they did not so much strike as endeavour to scratch and pinch their enemies.

"Miss Dolly Friendly as yet was not engaged in the battle ; but on hearing her friend Miss Nannie Spruce scream out that she was hurt by a sly pinch from one of the girls, she flew on this sly pincher, as she called her, like an enraged lion on its prey : and not content only to

return the harm her friend had received, she struck with such force as felled her enemy to the ground. And now they could not distinguish between friend and enemy; but fought, scratched, and tore like so many cats, when they extend their claws to fix them in their rival's heart.

"Miss Jenny was employed in endeavouring to part them.

"In the midst of this confusion appeared Mrs. Teachum, who was returning in hopes to see them happy with the fruit she had given them; but she was some time there before either her voice or presence could awaken them from their attention to the fight; when on a sudden they all faced her, and fear of punishment began now a little to abate their rage. Each of the misses held in her right hand, fast clenched, some marks of victory; for they beat and were beaten by turns. One of them held a little lock of hair torn from the head of her enemy, another grasped a piece of a cap, which, in aiming at her rival's hair, had deceived her hand, and was all the spoils she could gain; a third clenched a piece of an apron; a fourth, of a frock. In short, every one, unfortunately, held in her hand a proof of having been engaged in the battle. And the ground was spread with rags and tatters, torn from the backs of the little inveterate combatants."

Space does not permit me to describe the efforts by which Miss Jenny brought about the moral reform of the combatants. She recounts to them her mamma's system of bringing her up, with especial reference to her studies up to the age of six; and the other girls, brought to see the error of their ways by a recognition of the unhappiness

which their faults have always brought upon themselves, recount the stories of their lives also. Fairy tales and society plays are brought into the service of morality, and the teaching to be deduced from them is expounded. And although at the end of a fortnight Miss Jenny's ministrations are ended by her leaving school,

"all quarrels and contentions were banished from Mrs. Teachum's house; and if ever any such thing was likely to arise, the story of Miss Jenny Peace's reconciling all her little companions was told to them: so that Miss Jenny, though absent, still seemed (by the bright example which she left behind her) to be the cement of union and harmony in this well-regulated society. And if any girl was found to harbour in her breast a rising passion, which it was difficult to conquer, the name and story of Miss Jenny Peace soon gained her attention, and left her without any other desire than to emulate Miss Jenny's virtues."

But perhaps it may be imagined that this story does not really represent the system of education which we know from biographies and letters did after all either produce, or allow to emerge, women of strong character and considerable intellectual attainments.

For further light, turn to Miss Edgeworth's two stories of Mlle. Panache, the bad French

governess, and Mlle. de Rosier, the good French governess.

"Mrs. Temple had two daughters, Emma and Helen ; she had taken great care of their education, and they were very fond of their mother, and particularly happy whenever she had leisure to converse with them ; they used to tell her everything that they thought and felt ; so that she had it in her power early to correct, or rather to teach them to correct, any little faults in their disposition and to rectify those errors of judgment to which young people, from want of experience, are so liable.

"Mrs. Temple lived in the country, and her society was composed of a few intimate friends ; she wished, especially during the education of her children, to avoid the numerous inconveniences of what is called an extensive acquaintance. However, as her children grew older, it was necessary that they should be accustomed to see a variety of characters, and still more necessary that they should learn to judge of them. There was little danger of Emma's being hurt by the first impressions of new facts and new ideas ; but Helen, of a more vivacious temper, had not yet acquired her sister's good sense. We must observe that Helen was a little disposed to be fond of novelty, and sometimes formed a prodigiously high opinion of persons whom she had seen but for a few hours. Not to admire was an art which she had yet to learn."

Helen enters upon this part of her education when she is between eleven and twelve years old.

After this it creates a sensation of relief to

hear Miss Edgeworth, in describing the pupils of Madame de Rosier, declare of Favoretta, the youngest, aged about six years old, that "At this age the habits that constitute character are not formed, and it is, therefore, absurd to speak of the character of a child six years old." It would almost seem that in making this assertion Miss Edgeworth was delivering heretical views, and we have seen that the author of "*Jemima Placid*," at any rate, disagreed with her.

Turning from fiction to real life to confirm it, we find the following advice given by the Countess of Carlisle, in 1789, to young ladies on their first establishment in the world. In her preface she says that the book is intended for those who have been educated. That this implies moral education more than anything else is made evident. The young married woman is, however, recommended to cultivate her mind, and the advice takes practical form.

"If abundance of leisure shall allow you to extend your studies," says Lady Carlisle, "let arithmetic, geography, chronology, and natural history compose the principal part."

The brain which has not been trained in mental gymnastics in early youth, unless unusually active, loses its powers. Narrow-mindedness is a correct name for a psychological fact. That there were broad and vigorous-minded women at this period who probably owed much to their teachers there is no doubt. But, for the most part, these were women who by their social position came in contact with able men, and saw life from many points of view. The easy access to personal acquaintance with leaders of thought, statesmen, practical workers, and cultured and refined women, gives to the aristocracy and the upper middle classes an education and training which never cease, and which make a University training an amusing episode rather than a necessity.

In the middle classes the circumstances and duties of a woman's life are entirely different. After marriage, a limited income and maternal and domestic duties limit a woman's social education, and if her mental powers have not been fully developed by education it is difficult for her to resist the tendency to become absorbed in her purely

personal worries and cares; brain atrophy sets in, and with it old age, the closing up of the mental avenues to new impressions and feelings.

Thus any child at a Board school can be taught arithmetic, and most children at a high school can make progress in geometry and algebra, but even capable middle class women, who begin these subjects for the first time in early middle life, are frequently found to be mentally incapable of the reasoning processes involved.

In one hundred years the age of childish irresponsibility has been raised from six to about twelve, and in the extra six years thus granted imagination and individuality have been left free to develop themselves.

During the last twenty years another change has taken place. The duties of the young person have altered. Formerly at the age of eighteen, in the young person's fiction, she was expected to relieve her invalid mother of household cares and brighten her aged father's declining years. But mothers in 1899 refuse to become decrepit and take to the sofa merely because their daughters are

grown up, and fathers only require to be amused occasionally in the evening. The new mother may be considerably over thirty-five, bordering on fifty perhaps, but she neither feels aged nor looks it, and is rather inclined to look beyond her home for full scope for her powers when thus set free from maternal cares. And, given intelligence, length of years guarantees experience.

One of the tortures of the Inquisition was to place the victim in a room, the walls of which grew nearer to each other every day until, at last, they closed in on him and crushed him to death. In the same way intelligent life gradually grows fainter and fainter as the brain decays for want of exercise. A daily mental constitutional is necessary to prevent the accumulation of what W. K. Clifford called mental fat; mental gymnastics are needed to prevent stiffening of the brain. When not only our habits but our ideas have become fixed, then we have grown old. An octogenarian may be young, if he has preserved the faculty of modifying his conceptions in correspondence with new evidence.

Mental activity, provided there is no overstrain of the nerves, gives freshness and interest to life, and to be fresh and interested is to be young. It is because girls have been taught to use their brains, and women have been encouraged to keep them in repair, that this old stereotyped conception of the necessary failure of power after thirty-five years of age has become absurd. At what age the value of a woman's increased experience is counterbalanced by diminished physical power I do not pretend to judge. Women differ, and their social opportunities differ. I merely transpose my text and say, "Do not let your intellect lazily decline upon generalisations, formalised rules, and laws of nature ; but rather let it remain braced and keen to watch the world accurately and take every appearance on its own merits."

MRS. STETSON'S ECONOMIC IDEAL.

March, 1900.

THE argument of Mrs. Stetson's book, "Women and Economics," may be briefly summed up as follows :—

(1) Man is the only animal species in which the female depends on the male for food.

(2) The married woman's living (*i.e.*, food, clothing, ornaments, amusements, luxuries) bears no relation to her power to produce wealth, or to her services in the house, or to her motherhood.

(3) The woman gets her living by getting a husband. The man gets his wife by getting a living.

(4) Although marriage is a means of livelihood, it is not honest employment, where one can offer one's labour without shame. To earn her living a woman must therefore make herself sexually attractive.

(5) The result of this is that, while men have been developing humanity, women have been developing femininity, to the great moral detriment of both men and women.

(6) The disastrous effects of this undue cultivation of sex differences can only be prevented by the wife being economically independent of her husband.

(7) This economic independence should be secured by the wife earning her living by performing paid work for some person or body other than her husband.

(8) The performance of maternal functions is not incompatible with the performance of such remunerative services outside the family.

(9) The servant functions of preparing food and removing dirt are not necessarily domestic functions, and could be better performed by professional cooks outside the home, and professional cleaners visiting the home or taking the work from the home.

(10) The nursemaid functions of minding small children can be better performed, with greater advantage to the children, in the crèche and kindergarten than in the domestic nursery.

(11) The wife can therefore advantageously be relieved from the continuous supervision of the kitchen, the living rooms, and the nursery, as she has already been relieved of the burden of the family washing, dressmaking, tailoring, and manufacture of underclothing.

(12) She will then be free to earn her own living outside the home.

(13) By so doing she not only will prevent the evils which have arisen from the wife's economic dependence on her husband, but she will develop her human faculties. For what we do modifies us more than what is done for us.

The fifth, sixth, and seventh propositions are those on which the whole argument hinges. Mrs. Stetson's energy of expression and her contempt for convention have deservedly secured for her a re-consideration of old problems thus presented in a new form. The ability with which she supports

her conclusions is obvious. Her logic needs more careful examination.

Her first argument I dismiss as quite irrelevant. Granted that at least some men support their female kind, and that no brutes do, nothing follows. I trust that there are many thousand characteristics which may be predicated of man which must be denied of brutes.

Granted also her next argument, that what the wife obtains from her husband bears no relation to her power to produce wealth, or to her services in the house, or to her motherhood. Marriage, as Mrs. Stetson maintains, should not be a business transaction, and therefore the less commercial the relations of husband and wife to each other, the less will service on one side be balanced against service on the other side. The basis is the reverse of the economic basis; the honest business man tries to get the largest amount for himself obtainable without cheating his co-bargainer, trusting to the latter to guard his own interests, and to see that what he gets is worth to him what he gives for it. In any normal marriage the desire on each side is to secure to the other the greatest

amount of good at a reasonable cost to themselves, the difference between persons determining more than anything else what they consider a reasonable cost. Stepniak, in a struggle with the English language, once gave a very happy definition, which most practical people would accept. "Marriage," he said, "is to love and put up with." Now these are just the two acts that no one expects from the parties to a commercial contract.

I therefore grant Mrs. Stetson's second argument, and put it aside, as being, like the previous one, beside the question.

Thirdly, "The woman gets her living by getting a husband. The man gets his wife by getting a living." Putting aside for the moment the question of the truth of this statement, I agree with Mrs. Stetson that in any social group of which such a statement is true the moral tone of women, and therefore of men, will be a low one. In such a state of society also it would be necessary, as Mrs. Stetson says, for a woman, in order to earn her living, to make herself sexually attractive. But before passing on I would point out that, at this stage of the argument,

the only part of this result which I would on the face of it admit to be bad is that the woman in such a case frequently falsely assumes attractive qualities which she does not really possess, or conforms to a masculine standard of what is womanly which she at heart despises. It is, in fact, the development of the human qualities of fraud and hypocrisy which is to be deprecated, rather than the development of feminine attraction.

But Mrs. Stetson makes the universal statement that women have been developing femininity to a harmful degree, and to the injury of the human attributes which should be common to both sexes. At first imagining that Mrs. Stetson, like most women, was confining her attention to the present and the near past, I was extremely puzzled at this assertion. It seemed especially strange that it should come from America, where even more than in England women have been supposed to be developing their individuality in all kinds of occupations hitherto supposed to be only suitable for men. But suddenly Mrs. Stetson announces that after all she is only arguing in favour of what

many women are already doing, and have been doing for the last half century or so.

Now to decide whether femininity has become excessive, we must first know what group of women we are studying, and also with what other group of women we are comparing them. Mrs. Stetson is not apparently describing the present century as ending with a great development of purely feminine qualities, and even if she were, we might fairly ask her to tell us whether she includes Americans, Turks, Hindoos, and Hottentots under the same category. But there is no hint given of any great differences between women rendering it necessary to limit the nations coming under review, nor do I find it possible to date exactly the epochs chosen for comparison. On p. 129 we have the following condonement of the treatment of woman in past ages :—

With a full knowledge of the initial superiority of her sex, and the sociological necessity for its temporary subversion, she should feel only a deep and tender pride in the long patient ages during which she has waited and suffered that man might slowly rise to full racial equality with her. She could afford to wait. She could afford to suffer.

Searching carefully to find at what period of the world's history the initial superiority of the woman was obvious prior to its temporary subversion, I find on page 70 the approximate date given in the following passage :—

The action of heredity has been to equalise what every tendency of environment and education made to differ. This has saved us from such a female as the gypsy moth. It has held up the woman and held down the man. It has set iron bounds to our absurd effort to make a race with one sex a million years behind the other.

Clearly, then, the decline and fall of woman dates back at least one million years. In practical retrospection there must be a Statute of Limitations. Neither Mrs. Stetson nor any one else knows what men or women were like a million years ago, or even ten thousand years ago. Nor is it permissible to turn, as Mrs. Stetson frequently does, to feeble-minded contemporary savages. Darwin, unlike the majority of those who quote him, did not profess to know everything, or to be able to supply the history of events of which no record has been left. We have no reason whatever for imagining that our ancestors were lacking in fortitude

and intellectual vigour, and we have much for believing that no highly civilised race will ever be developed from the savage tribes with which we are acquainted. "From the good and brave are born the brave." Horace knew probably as much about heredity as most of us do, and the average person's principal debt to Darwin is his emancipation from the bondage of Hebrew mythology.

While declining, therefore, to follow Mrs. Stetson in her wonderful flights of fancy with regard to unknown times and races of mankind, and acknowledging myself incapable of judging whether women have become more or less feminine as compared with prehistoric times, I agree with Mrs. Stetson, so far as regards a section of American and English society, when she says (p. 149) that "women are growing honester, braver, stronger, more healthful and skilful and able and free—more human in all ways," and that this improvement has been at least coincident with, and to some extent due to, the effort to become at least *capable* of economic independence.

But Mrs. Stetson takes a flying leap when from these premisses she jumps to the

conclusion that the wife's economic independence of the husband is necessary to prevent the evils consequent on women being dependent on marriage for a living.

Mrs. Stetson makes no distinction between the effects of economic dependence before marriage and economic dependence after marriage. But provided that before marriage a woman is able to support herself with sufficient ease to render her a free agent, and that she retains the *power* of being self-supporting should economic necessity from any cause arise after marriage, what is the objection to pecuniary dependence on the husband? I see none whatever.

So that I find myself obliged to put aside all Mrs. Stetson's stirring appeals for a moral advance as very interesting, but as having really no bearing on her proposed reforms, which must therefore be considered on their own merits.

Criticism of the proposed reorganisation of domestic arrangements I leave to the practical housewife.

It is only the fitness of the mother, or perhaps, for anything the employer can tell,

the about-to-become mother, for regular work away from home that I wish to consider. Her own physical condition, to say nothing of the liability of her children to get measles, whooping-cough, croup, and mumps, will prevent her services from being warmly appreciated in most skilled occupations. Then Mrs. Stetson leaves us in the dark as to what these remunerative occupations are in which mothers may earn a living in their leisure hours.

On p. 9 Mrs. Stetson says :—

The making and managing of the great engines of modern industry, the threading of earth and sea in our vast systems of transportation, the handling of our elaborate machinery of trade, commerce, and government—these things could not be done so well by women in their present degree of economic development. This is not owing to lack of the essential human faculties necessary to such achievements, nor to any inherent disability of sex, but to the present condition of woman forbidding the development of this degree of economic ability.

While reducing maternal duties to a minimum, Mrs. Stetson admits no disposition to evade them, and if she nevertheless considers that women are hindered by no inherent disability of sex from equalling the industrial

achievements of men, it must be because she thinks the interruption of work in early middle life is of no great importance. The fact that whereas marriage generally stimulates a man to work more strenuously, it lessens a woman's power of concentrating her energies on her profession or industrial employment, must always handicap her in industrial competition with men.

Again, in advocating that the varied occupations of the housewife or house servant should be exchanged for specialised employment in large kitchens, in crèches, in the bedrooms of apartment houses, she is really condemning women to a worse servitude than anything necessarily imposed by domestic service. The girl who is successful with two-year-old babies is to manage babies all day long, and for life, for crèche experience does not qualify for admission to the kindergarten or the high school, and marriage is to offer no release. The good cook is to live in a restaurant kitchen, cooking meals for all hours in the day. The professional chambermaid is expected to look forward to being a charwoman always.

Mrs. Stetson has strange ideas about the effects of regular outside work :—

“The mother,” she says, “as a social servant instead of a house servant, will not lack in true mother duty. She will love her child as well, perhaps better, when she is not in hourly contact with it, when she goes from its life to her own life, and back from her own life to its life, with ever new delight and power. She can keep the deep thrilling joy of motherhood far fresher in her heart, far more vivid and open in voice and eyes and tender hands, when the hours of individual work give her mind another channel for her own part of the day. From her work, loved and honoured though it is, she will return to the home life, the child life, with an eager, ceaseless pleasure, cleansed of all the fret and friction and weariness that so mar it now.”

This all sounds very beautiful, but is it true? This is not the frame of mind in which men generally return from their work, but perhaps that is because they are only fathers. Nor am I acquainted with any well-paid work that one can love and honour all day long; at best it is physically exhausting, and when it is not it is generally routine drudgery. Again, children have a way of choosing their own times for being affectionate, and the half hour or so their mother has to spare before it is their time

to go to bed may be considered by them an inopportune time for endearments. The hardened babies who have found the day attractive enough without anybody's hugs and kisses may perhaps find their sentimental mother's embraces an irritating nuisance.

I see no reason for believing that either wife, husband, or children will be anything but worse off if the wife goes outside the home to earn a living; nor do I know of any skilled work for educated women, requiring daily assiduous attention for the whole day, in which maternity, or the possibility of maternity, would not be a drawback in the eyes of an experienced employer. It is conceivable that a married woman with capital might be successful as an employer herself, with the power to delegate her business supervision to others when necessary; but I doubt whether she has ever done so with much success, except in cases, as in France, where the wife has generally been the assistant of her husband, or assisted by him.

But the real value of Mrs. Stetson's

argument is that by its absurdity it brings home to us with striking force a fact of which most middle-class people have only a sub-conscious knowledge—that, unfortunately, in England at any rate, what Mrs. Stetson calls the economic independence of the wife is in too many cases not an ideal, but a reality.

Mrs. Stetson says that economic independence among human beings means that the individual pays for what he gets, works for what he gets, gives to the other an equivalent for what the other gives him. "As long as what I get is obtained by what I give," says Mrs. Stetson, "I am economically independent."

I do not accept this as a true definition of independence, but it is sufficient that this represents the ideal of independence that Mrs. Stetson desires.

Well, nearly all unmarried women in England are self-supporting. The servant-keeping class is probably less than 12 per cent. of the population; a considerable number of unmarried women even in these classes support themselves. It is only in

this servant-keeping class that it has ever been true that there was no means for a woman to get a living except by marriage. And if in the classes below women have married in order to be relieved from working for their living, they have found that the married woman's life was harder, so far as work was concerned, than that of the unmarried woman. Domestic servants, accustomed to luxurious living and comparative ease as professional servants, willingly consent to marry artisans on 25s. a week, and to work harder than any maid-of-all-work would be asked to do. In factory districts a considerable percentage of the married women go out to work; and there is no greater slave to her husband than the woman who receives no support from him.

I am far from maintaining that a married woman should not do paid work. In all cases where a wife knows herself to be decidedly below par in housekeeping capacity, it is a natural enough thing that she should wish to make up for her expensiveness in this direction by earning some money by work for which she has more aptitude. But

even in this case, unless she has some specially strong aptitude for some kind of highly-paid casual work, she would probably be wiser to spend her energies in trying to make herself better fitted for her position of house mistress.

"The development of any human labour requires specialisation," says Mrs. Stetson. But the *direction* of human labour requires generalisation; and the married woman, by giving up her post of general, will go down several grades in the army of workers. As it is, she alone amongst skilled workers can watch the development of human beings of both sexes at every stage; the best fitted psychological laboratory in Germany cannot compete with the one that every married woman has at hand in which to study human nature, if only she has the intelligence to know it. Even the domestic servant system at its worst has at least one merit—that it prevents us from ever being able to shut our eyes to the great deficiencies in the education of the working classes. Dismiss our servants to the restaurant kitchen or the bedroom cleaners' supply

associations, and who knows what sham admiration of the working classes, and real apathy with regard to their welfare, may be developed ?

The married woman who knows how to turn her experience to good advantage may eventually become a person of high industrial value. In a world where so many odd jobs which ought to be done are left undone, because all the experienced workers are permanently employed, the married woman with experience and judgment comes in as the right person in the right place. She is perhaps the only skilled casual worker. If there is no need for money, she should prove the best philanthropic worker, her position as mistress of a house making it possible for her to give a personal service in her own home which the official philanthropist must often regret she is unable to offer. And when her children really are old enough to be quite satisfactorily left to themselves and their teachers for the working day, I see no reason why the skilled married woman should not enter the labour market, and undertake the direction of one or other of

those big institutions which Mrs. Stetson wishes to be universal, and which most of us regard as in some cases necessary. It is not permissible to serve two masters. The mother who thinks of earning her living must choose whether her children or the earning of an income shall be her first duty. If her children take the second place, she is worth nothing as a mother; if they take the first place, she is worth little as an outside worker. But in later life the two occupations need not clash. But although the elderly married woman may prove a valuable industrial organiser in the hotel, the residential chambers company, the hospital, the orphanage, or the college, it will only be by having served her apprenticeship, and taken honours as a house mistress and mother.

I have not cared to discuss Mrs. Stetson's views on housekeeping. But I not only see room for improvement in the domestic organisation of working women's homes, but feel very hopeful of the power of women in the working classes to arrive at, at least, a partial solution of their difficulties by

co-operation in removing them. The most important result of the co-operative movement will, I believe, be the improvement of the conditions of home life, and the better organisation of the housework of the over-tasked wives of our artisans and clerks.

There is much truth in Mrs. Stetson's criticisms of women's failures in every direction, but the remedy is better education and simpler tastes. It is only for the sake of her thesis that Mrs. Stetson finds fault with women or with men. She is generous in her estimate of the actual and possible capacities of both, and is full of high-minded delusions about them. "Woman holds her great position as the selector of the best among competing males; woman's beautiful work is to improve the race by right marriage."

And not once does it cross her mind that most women are neither particularly attractive nor particularly good, and that they have therefore neither the power nor the right to assume this lofty office.

She is never so childlike as when she imagines she is most daring. And the charm

of the book is its excessive femininity. What she says, even when not absolutely absurd, may be of little importance ; but her feeling is so genuine and strong as to merit respect and attention.

THROUGH FIFTY YEARS.

THE ECONOMIC PROGRESS OF WOMEN.

November, 1900.

LOOKING back fifty years for the best picture of the middle-class woman's outlook on life, spreading itself before her after some startling shock of reality, none seems to me so true and so vivid as Caroline Helstone's vision of her own future given in "Shirley." The book appeared in October, 1849.

Although not so instinct with the flame of genius as "Villette," yet in some respects "Shirley" is Charlotte Brontë's greatest work. Her other novels present life only as it appeared to an exceptional woman cut off by what was in those days called the "dependent situation" of a governess from wholesome relations with those about her. Jane Eyre and Lucy Snowe are the morbid products of life in institutions, and Charlotte Brontë, to whom family life was an imperative

necessity, was fully conscious of their abnormality. In "Shirley" we have a broader, more sympathetic, in every way saner treatment of men and women. And the protest against the unnecessary tragedy of women's lives comes not from the passionate egotist of the schoolroom, but from the most lovable, perhaps the only lovable, woman in Charlotte Brontë's books.

"I believe, in my heart, we were intended to prize life and enjoy it, so long as we retain it. Existence never was originally meant to be that useless, blank, pale, slow-trailing thing it often becomes to many, and is becoming to me among the rest. Nobody," she went on—"nobody in particular is to blame, that I can see, for the state in which things are, and I cannot tell, however much I puzzle over it, how they are to be altered for the better; but I feel there is something wrong somewhere. I believe single women should have more to do—better chances of interesting and profitable occupation than they possess now. . . . Look at the numerous families of girls in this neighbourhood—the Armitages, the Birtwhistles, the Sykes. The brothers of these girls are every one in business or in professions; they have something to do; their sisters have no earthly employment but household work and sewing, no earthly pleasure but an unprofitable visiting; and no hope, in all their life to come, of anything better. This stagnant state of things makes them decline in health: they are never well; and their minds and views shrink to wondrous narrowness. The great

wish—the sole aim—of every one of them is to be married, but the majority will never marry; they will die as they now live. They scheme, they plot, they dress to ensnare husbands. The gentlemen turn them into ridicule: they don't want them; they hold them very cheap. They say—I have heard them say it with sneering laughs many a time—the matrimonial market is overstocked. Fathers say so likewise, and are angry with their daughters when they observe their manœuvres; they order them to stay at home. What do they expect them to do at home? If you ask, they would answer, sew and cook. They expect them to do this, and this only, contentedly, regularly, uncomplainingly, all their lives long, as if they had no germs of faculties for anything else—a doctrine as unreasonable to hold, as it would be that the fathers have no faculties but for eating what their daughters cook, or for wearing what they sew. Could men live so themselves? Would they not be very weary? And, when there came no relief to their weariness, but only reproaches at its slightest manifestation, would not their weariness ferment in time to frenzy? . . . King of Israel, your model of a woman is a worthy model. But are we, in these days, brought up to be like her? Men of Yorkshire! do your daughters reach this royal standard? Can they reach it? Can you help them to reach it? Can you give them a field in which their faculties may be exercised and grow? Men of England! look at your poor girls, many of them fading around you, dropping off in consumption or decline; or, what is worse, degenerating to sour old maids—envious, backbiting, wretched, because life is a desert to them; or, what is worst of all, reduced to strive, by scarce modest coquetry and debasing artifice, to gain that position and consideration by marriage, which to celibacy is denied. Fathers! cannot you alter these

things? Perhaps not all at once; but consider the matter well when it is brought before you, receive it as a theme worthy of thought; do not dismiss it with an idle jest or an unmanly insult. You would wish to be proud of your daughters and not to blush for them—then seek for them an interest and an occupation which shall raise them above the flirt, the manœuvrer, the mischief-making tale-bearer. Keep your girls' minds narrow and fettered—they will still be a plague and a care, sometimes a disgrace to you. Cultivate them, give them scope and work—they will be your gayest companions in health, your tenderest nurses in sickness, your most faithful prop in age."

And Mary Taylor—Rose Yorke in "Shirley"—added, "Make us efficient workers, able to earn our living in order that we may be good, useful, healthy, self-respecting women."

How far have we travelled in these fifty years towards Mary Taylor's ideal? How far is it accepted as a right one? Is it now considered a sufficiently ambitious one?

There is no doubt that we have travelled much nearer to it than anyone in 1850 would have foreseen, and further than many pioneers at that period would have desired.

We may safely assert that no middle-class woman of average intelligence, educated in the high schools established during the last

twenty-five years, is unable to earn a living if she chooses to do so. And one very important change has taken place. Whereas thirty years ago it was the rule for many parents, although with little hope of bequeathing an income to their daughters, to support them at home in expectation of their marriage, this lack of foresight is becoming rare. Our schools are no longer staffed by women who have begun their work in life driven to it by necessity or disappointment. More and more it is being recognised by parents that girls should be fitted to be self-supporting; and the tendency among the girls themselves is to concentrate their energies on the profession they take up, and to regard marriage as a possibility which may some day call them away from the path they are pursuing, but which should not be allowed to interfere with their plans in the meantime.

At the period of life, then, when there is the most opportunity of marriage there is now the least excuse for the woman who marries merely to obtain a livelihood. The economic advance has at least been sufficient

to enable women to preserve their self-respect.

Next it must be admitted that the work which educated women are paid to do is in the main useful and satisfying work. They no longer think of supporting themselves by acting as useful companions to useless women; nor do they have to spend their time in imperfectly imparting valueless facts in the schoolroom. The teaching and nursing professions, which include more educated women in their ranks than any other, have made great advances. In both every worker who wishes to be efficient can make herself so, and while youth and health last those occupations are absorbing enough in themselves to be worth living for.

At the same time, the women who succeed in either of these callings must be above the average in ability. The merely average girl must turn to some occupation in which more people are wanted, but for which less exceptional skill is required. Generally she looks for it in one of two directions: she either becomes a clerk or some kind of domestic help. Failing marriage, the latter occupation

offers chances, but not certainties, of making warm friends, and having abiding human interests. But clerical work in the case of the average woman can rarely be in itself satisfying ; it is a means, not an end.

And here lies the great difference between men and women in the labour market. All that the average man demands is that his work should be honest and remunerative. It need not be interesting, or elevating, or heroic. Most women, on the other hand, who look forward to a long working career must have an occupation to which they can give both heart and mind. The reason is simple. The woman is living an isolated life ; unless her work involves the exercise of what may be termed her maternal faculties, she is living an unnatural life. Men, on the other hand, whatever be their employment, are generally husbands and fathers. What they earn is of more importance than what they do.

In measuring women's economic advance this need for a human interest in their work must never be forgotten. Of any occupation it must be asked, What does it offer to

women when the novelty has worn off, and they realise that for twenty or thirty years more nearly all their time must be given to it?

Another fact, too, must be remembered—that although high pay may compensate for uninteresting work, a woman will never be worth high pay if the work does not interest her. And we find, therefore, the paradoxical result that, generally speaking, the women who earn the highest incomes are the women who have chosen their work for the work's sake.

Taking these points into consideration, I am inclined to think that we have made sufficient economic progress to be "good, useful, healthy and self-respecting" up to the age of thirty. But the great mass of middle-class women, if fated to earn their living as middle-aged spinsters, would, I am afraid, be unable to earn an income sufficient to keep either their utility or their health up to the standard.

But optimists may fairly urge that the majority will not be called upon to go through this ordeal. The average woman marries; it is the exceptionally intellectual

or the exceptionally feeble-minded who do not. The latter will be looked after by society, and the former can hold her own.

That is true to some extent. But while I think we have made great strides in the right direction, I think we have some serious truths to face. We are constantly congratulating ourselves that our middle-aged spinsters have nothing in common with the old maid of the past, while we assume that the next half-century will see a still greater exaltation of the maiden lady. I doubt it very much, unless much more thought and effort are given to making the duller girls industrially competent.

Our pioneers were full of enthusiasm in their journey to the promised land where sex barriers should be removed and sex prejudices die away. Those of us who passed through the gates which they opened for us were (I am afraid it must be admitted) often unpopular among those we left behind and were delighted with the novelty of the country before us. The next generation are coming into the field under new conditions. To begin with, it is realised that work is

work; next, that economic liberty is only obtained by the sacrifice of personal freedom; that there is nothing very glorious in doing work that any average man can do as well, now that we are no longer told we cannot do it. The glamour of economic independence has faded, although the necessity for it is greater than ever. Further, although it used to be true that a smaller proportion of the girls who distinguished themselves most at school and at college married than was the case among the girls in the lower forms, this no longer holds good. Now that all girls, as a matter of course, are taught Latin and mathematics, they are no longer regarded as necessarily disagreeable in consequence; nor is inability to do their school work considered a merit. Large numbers of middle-class women must remain unmarried, but there seem to me to be many signs that it is no longer the Sixth Form girl, but her duller schoolfellow, who must be trained to make her way alone in the world.

And this after all means progress for the race.

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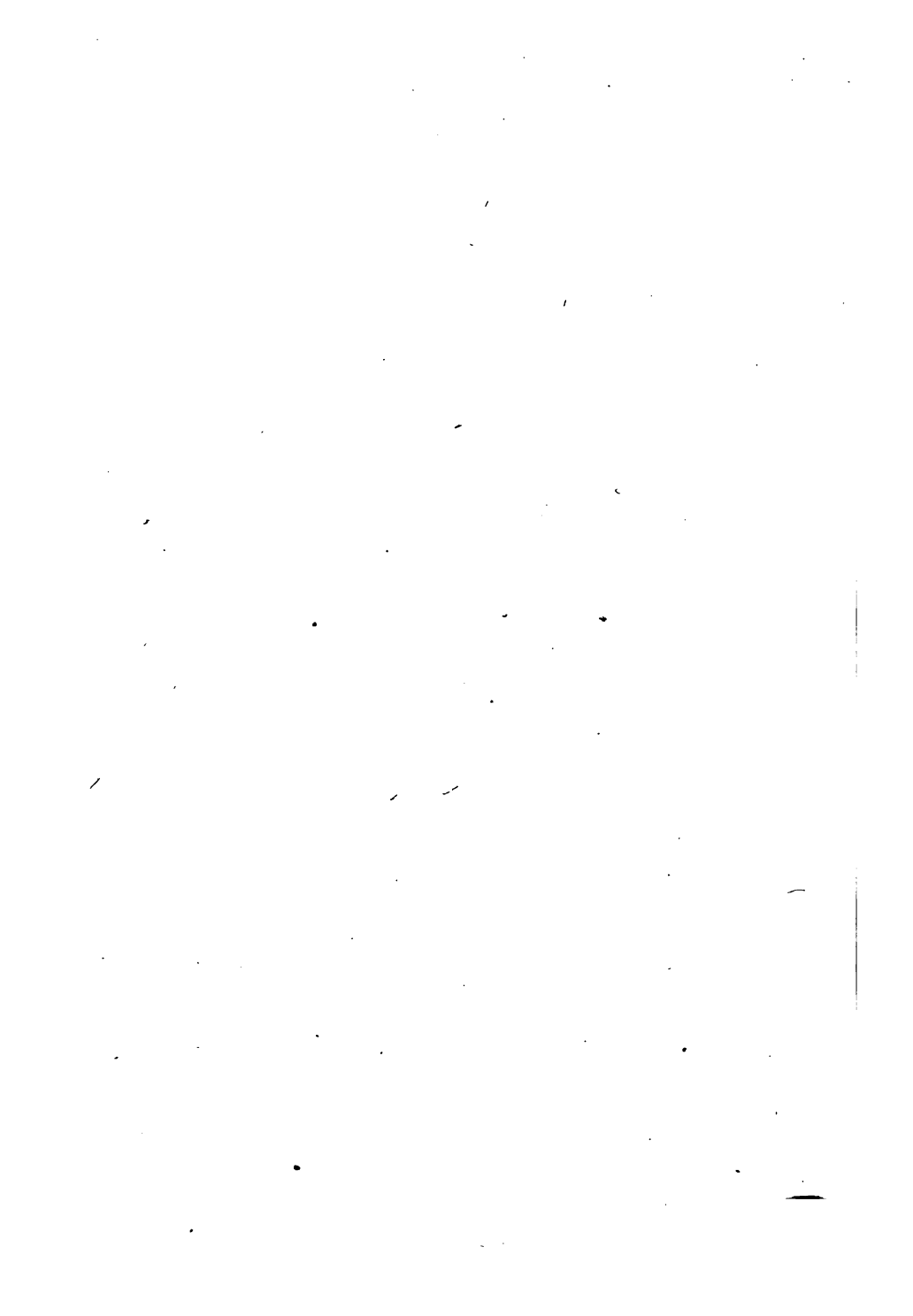
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Economic Journal.—"The London School of Economics has, since its foundation, had systematic courses of lectures on the elements of statistics, and the school therefore is entitled to share with Mr. Bowley the congratulations which are due to him for supplying a long-felt want. Without further ado it may be plainly stated that, whatever its shortcomings, this book is the best on the Elements of Statistics written in English, French, German or Italian."





twenty-five years, is unable to earn a living if she chooses to do so. And one very important change has taken place. Whereas thirty years ago it was the rule for many parents, although with little hope of bequeathing an income to their daughters, to support them at home in expectation of their marriage, this lack of foresight is becoming rare. Our schools are no longer staffed by women who have begun their work in life driven to it by necessity or disappointment. More and more it is being recognised by parents that girls should be fitted to be self-supporting; and the tendency among the girls themselves is to concentrate their energies on the profession they take up, and to regard marriage as a possibility which may some day call them away from the path they are pursuing, but which should not be allowed to interfere with their plans in the meantime.

At the period of life, then, when there is the most opportunity of marriage there is now the least excuse for the woman who marries merely to obtain a livelihood. The economic advance has at least been sufficient

to enable women to preserve their self-respect.

Next it must be admitted that the work which educated women are paid to do is in the main useful and satisfying work. They no longer think of supporting themselves by acting as useful companions to useless women; nor do they have to spend their time in imperfectly imparting valueless facts in the schoolroom. The teaching and nursing professions, which include more educated women in their ranks than any other, have made great advances. In both every worker who wishes to be efficient can make herself so, and while youth and health last those occupations are absorbing enough in themselves to be worth living for.

At the same time, the women who succeed in either of these callings must be above the average in ability. The merely average girl must turn to some occupation in which more people are wanted, but for which less exceptional skill is required. Generally she looks for it in one of two directions: she either becomes a clerk or some kind of domestic help. Failing marriage, the latter occupation

offers chances, but not certainties, of making warm friends, and having abiding human interests. But clerical work in the case of the average woman can rarely be in itself satisfying ; it is a means, not an end.

And here lies the great difference between men and women in the labour market. All that the average man demands is that his work should be honest and remunerative. It need not be interesting, or elevating, or heroic. Most women, on the other hand, who look forward to a long working career must have an occupation to which they can give both heart and mind. The reason is simple. The woman is living an isolated life; unless her work involves the exercise of what may be termed her maternal faculties, she is living an unnatural life. Men, on the other hand, whatever be their employment, are generally husbands and fathers. What they earn is of more importance than what they do.

In measuring women's economic advance this need for a human interest in their work must never be forgotten. Of any occupation it must be asked, What does it offer to

women when the novelty has worn off, and they realise that for twenty or thirty years more nearly all their time must be given to it ?

Another fact, too, must be remembered—that although high pay may compensate for uninteresting work, a woman will never be worth high pay if the work does not interest her. And we find, therefore, the paradoxical result that, generally speaking, the women who earn the highest incomes are the women who have chosen their work for the work's sake.

Taking these points into consideration, I am inclined to think that we have made sufficient economic progress to be "good, useful, healthy and self-respecting" up to the age of thirty. But the great mass of middle-class women, if fated to earn their living as middle-aged spinsters, would, I am afraid, be unable to earn an income sufficient to keep either their utility or their health up to the standard.

But optimists may fairly urge that the majority will not be called upon to go through this ordeal. The average woman marries; it is the exceptionally intellectual

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